

Social Security in Review

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THE old-age and survivors insurance program begins its sixteenth year in January 1952. To mark the completion of the first 15 years, the BULLETIN devotes most of the pages of this issue to the operations of that program.

MONTHLY BENEFITS amounting to \$151.8 million were being paid under the old-age and survivors insurance program to almost 4.3 million individuals at the end of October. The totals represent an increase of \$33.5 million in monthly amount and 1.1 million in number over the totals a year earlier; the percentage rise was 28 and 35 percent, respectively.

For the various types of benefits the increases in number ranged from 23 percent for child beneficiaries and for aged widows or widowers to 43 percent for persons receiving old-age benefits. Though the over-all increase (58,000) in October was slightly larger than that in September, it was only about one-third as large as the increase in October 1950, when the effect of the 1950 amendments on the number of beneficiaries was just beginning to be reflected in the tabulated data.

By the end of October, 3.2 million persons aged 65 or over were receiving monthly benefits, almost 900,000 more than in October 1950. Their monthly benefits totaled \$122.2 million, compared with \$93.8 million a year earlier. Almost 1.1 million mothers and dependent or orphaned children under 18 years of age were being paid benefits—an increase of more than 200,000 from the number a year earlier. Their monthly benefits totaled \$29.6 million.

The increase in the number of per-

sons receiving monthly benefits was smaller in October 1951 than it was a year earlier partly because a larger number of benefits were withheld in the current month on account of employment; the chief factor, however, was a decline in awards to retired workers and their wives. The 60,000 awards made to retired workers and their wives in October 1951 were less than half the number awarded a year ago. Benefit awards to children, mothers, aged widows or widowers, and parents numbered 35,000—more than twice as many as in October 1950 but not enough to offset the reduction in the number of old-age and wife's benefit awards. The 8,500 awards to aged widows or widowers established a new record high for this type of benefit.

In October, 38,600 lump-sum death

payments totaling \$5.0 million were made with respect to 37,000 deceased workers, about 13 percent more than in the preceding month. The average lump-sum amount per worker was \$137.

Information on the results of the new coverage provisions of old-age and survivors insurance, though fragmentary, is sufficient to indicate that considerable progress has been made in putting those provisions into effect.

The contributions and wages of approximately 735,000 domestic workers in private homes were reported for the first quarter of 1951 by about 600,000 employers. Week by week, employers continued to register at a rate considerably above that expected on the basis of the estimated number of new domestic employers, and by

OLD-AGE AND SURVIVORS INSURANCE today is a system that affects the personal lives of millions of people, providing the foundation of their financial security when regular income is cut off on account of old age or death. Because of the size of the program and because of its importance in individual lives, it presents a special challenge to efficient administration.

The story of old-age and survivors insurance over the past 15 years is a story of progress in public administration as well as of progress in a legislative program to provide greater social security. Indeed, it is a demonstration that administrative efficiency and the success of a legislative program in achieving its objective are inseparable.

Therefore it is with real pride that I congratulate the employees of the Bureau of Old-Age and Survivors Insurance on this achievement and salute their loyal devotion to a concept of public service that recognizes the human values involved in effective and economical operations.

ARTHUR J. ALTMAYER,
Commissioner for Social Security.

the end of November, 713,000 persons had registered. In addition, a considerable number of employers did not need to register because they can include their domestic workers on their quarterly reports for business employees.

It is believed that by the end of 1951 more than 750,000 civilian employees then working for the Federal Government were covered by old-age and survivors insurance. Because of the enactment of legislation restricting permanent appointments to Federal positions during the emergency period, most new Government employees have only temporary job status and are not covered by the civil service retirement program. Information is not yet available on the number reported in the first quarter of 1951.

A substantial amount of evidence that farmers in general approve of the coverage of their hired farm workers has been reflected in the quarterly reports that the Bureau of Old-Age and Survivors Insurance receives from its field offices. Adequate information is not available at present, however, from which to determine the proportion of farmers reporting the wages and contributions of hired farm workers.

In general, the States and their political subdivisions moved rapidly to accept the new coverage possible for their employees. By early December, 25 States and Alaska had completed coverage agreements and nine other States were in the process of developing them. Four interstate instrumentalities had also completed agreements. The 30 completed agreements cover an estimated 200,000 employees of about 7,000 employing units. Additional employing units and employees can be expected to be covered under these agreements, as well as under agreements which may be completed in the future. Nonprofit organizations likewise have been acting quickly to gain the new insurance coverage possible for their employees. By the end of November 36,000 nonprofit institutions had elected coverage for approximately 740,000 employees. These employees are estimated to represent

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Selected current statistics

[Corrected to Dec. 7, 1951]

Item	October 1951	September 1951	October 1950	Calendar year	
				1950	1949
Labor Force ¹ (in thousands)					
Total civilian.....	63,482	63,186	63,704	63,099	62,108
Employed.....	61,836	61,580	61,764	59,957	58,710
Covered by old-age and survivors insurance ²			35,927	35,165	34,314
Covered by State unemployment insurance ³	34,900	34,900	34,500	32,800	31,581
Unemployed.....	1,616	1,606	1,940	3,142	3,395
Personal Income ⁴ (in billions; seasonally adjusted at annual rates)					
Total.....	\$257.5	\$253.6	\$231.1	\$224.7	\$205.1
Employees' income ⁵	173.1	171.5	153.7	145.8	133.8
Proprietors' and rental income.....	50.2	48.3	45.7	44.0	41.4
Personal interest income and dividends.....	20.8	20.7	19.2	19.3	17.1
Public aid ⁶	2.3	2.3	2.3	2.4	2.2
Social insurance and related payments ⁷	7.1	7.0	6.2	6.5	6.8
Veterans' subsistence allowances ⁸ and bonuses.....	1.0	1.0	2.1	2.2	2.0
Miscellaneous income payments ⁹	3.0	2.8	1.9	4.5	1.8
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: ¹⁰					
Number (in thousands).....	4,291	4,232	3,182		
Amount (in thousands).....	\$151,825	\$149,915	\$118,353	\$1,018,149	\$655,852
Average primary benefit.....	\$42.10	\$42.83	\$45.38		
Awards (in thousands):					
Number.....	95	87	187	963	682
Amount.....	\$3,087	\$2,744	\$4,359	\$26,234	\$15,343
Unemployment Insurance ³					
Initial claims (in thousands).....	896	721	714	12,251	17,060
Weeks of unemployment claimed (in thousands).....	3,886	3,550	3,442	78,654	102,612
Weeks compensated (in thousands).....	3,279	3,031	2,868	67,860	86,638
Weekly average beneficiaries (in thousands).....	713	758	652	1,304	1,066
Benefits paid (in millions) ¹¹	\$67	\$62	\$58	\$1,373	\$1,787
Average weekly payment for total unemployment.....	\$21.63	\$21.43	\$20.60	\$20.76	\$20.47
Public Assistance					
Recipients (in thousands):					
Old-age assistance.....	2,710	2,723	2,799		
Aid to dependent children:					
Families.....	597	606	655		
Children.....	1,533	1,554	1,608		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	114	113	58		
General assistance.....	312	311	408		
Average payments:					
Old-age assistance.....	\$44.54	\$44.01	\$45.28		
Aid to dependent children (per family).....	74.84	73.95	69.91		
Aid to the blind.....	47.75	47.01	45.92		
Aid to the permanently and totally disabled.....	46.19	45.68	41.19		
General assistance.....	46.21	44.96	45.26		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance. Data for September and October 1951 not available.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

⁵ Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁶ Payments to recipients under the 4 special public assistance programs and general assistance.

⁷ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

⁸ Under the Servicemen's Readjustment Act.

⁹ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹⁰ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

¹¹ Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

After Fifteen Years: A Report on Old-Age and Survivors Insurance

by O. C. POGGE*

The 15 years since the old-age and survivors insurance system began operations have demonstrated that social insurance can be successfully applied to meet American needs for protection against the economic risks of death and old-age retirement in modern life. Belief by Congress in the soundness of social insurance was strikingly reaffirmed in the enactment, by nearly unanimous vote, of the 1950 amendments to the Social Security Act. Mainly as a result of these amendments, old-age and survivors insurance is now more nearly equipped to do the job it was meant to do, and is, in fact, beginning to do on a larger scale. At the end of 15 years of operations, old-age and survivors insurance has emerged as an important institution in American life.

AT THE end of 1951, about 4.4 million persons¹ were receiving monthly benefits under old-age and survivors insurance. In this fifteenth year of the program's operations, total benefits paid out amounted to \$1.9 billion. Of the total number of beneficiaries on the rolls, 3.3 million were aged 65 or over; 2.3 million were drawing benefits as retired workers, 600,000 as wives of retired workers, and 400,000 as widows, widowers, or parents of deceased workers. At the end of 1951, the aged beneficiaries represented more than one-third of the 8.7 million persons in the aged population who were no longer receiving support from earnings. During the year the number of old-age beneficiaries exceeded for the first time the number of old-age assistance recipients.

At the same time, old-age and survivors insurance was helping to meet the problem of income maintenance for widows and orphans who could not count on current earnings for support. In December 1951 there were about 2 million paternal orphans under age 18 in the United States and about 800,000 widows caring for young children. Of these, about a half million were working. Of the remaining

2.3 million, 1.0 million or approximately 45 percent were receiving monthly survivor benefits under the insurance program. In addition, 70,000 children under age 18 of old-age beneficiaries were also receiving benefits.

The potential benefit protection for the future that people are building for themselves and their families when they have employment under the insurance system is, of course, much greater than can be measured by the benefits now being paid out under the program. At the beginning of 1952, there were an estimated 85 million living persons who had worked at jobs within the coverage of the system at some time since January 1937. Sixty-two million of them were insured, and of these, 23 million were permanently insured—that is, retirement benefits at age 65 or survivor benefits in case of death could be paid on their records even if they had no more work in covered employment. The remaining 39 million were insured for survivor benefits for at least a limited period of time but would have to have additional covered work in order to make their insured status permanent.

In terms of life insurance protection, the total face value of survivorship benefits underwritten by the system at the start of 1952 is estimated at about \$200 billion. By the middle of 1952, when the new method of computing a worker's average monthly

wage becomes effective, this protection will be more than \$240 billion. Of the mothers and children in the United States, 3 out of every 4 may receive monthly survivor benefits if the breadwinner should die.

As of December 1951, about 46 million persons were engaged in work covered by the insurance program, representing about 77 percent of all workers in civilian paid employment in the continental United States. An additional 9 percent were covered by other public retirement systems—systems for Federal civilian employees, State and local government employees, and railroad employees.² Only about 14 percent of the Nation's paid civilian workers have no coverage under any public retirement system; these are mainly farmers, self-employed professional people, and farm and domestic employees who are not working regularly for one employer. Fifteen years ago only a few workers had the protection of any sort of organized pension plan—probably less than 10 percent of the labor force. Today we are approaching universal coverage for this risk.

Monthly benefits under old-age and survivors insurance, while modest in amount, are an important source of income to beneficiary families. In December 1951 the average benefit for a retired worker with no dependents receiving benefits was \$40.50. When the worker and his wife both received benefits, the average for the family was \$70.00. The benefit for an aged widow was \$36.00. Families made up of a widowed mother and 2 children received, on the average, about \$91.00. For most of the people who will come on the rolls after the new benefit

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¹ Year-end statistics in this report are based on preliminary estimates.

² Under the 1951 amendments to the Railroad Retirement Act, the earnings from railroad employment of any employee who retires or dies with less than 10 years' railroad service are credited under old-age and survivors insurance.

formula provided by the 1950 amendments becomes effective, benefits will be higher than those payable to people now on the rolls. In the fiscal year 1953, for example, benefits awarded to a retired worker and wife aged 65 or over are expected to average close to \$95 a month; for a single worker, \$60.

That old-age and survivors insurance is furnishing social insurance protection on an expanded and improved scale today is, in the last analysis, a matter not only of legislation but also administration—of ability to deliver what the law promises. As Karl de Schweinitz has put it: "Laws and the rights and equities they establish are not self-operative. They exist only if they are administratively maintained."³ The administration of a program is the test of whether it exists at all.

The chief administrative problem peculiar to old-age and survivors insurance arises from the need to combine large-scale account-keeping and claims-payment operations and impartial administration of the law with sympathetic and friendly service to the individual. Dealings with claimants are often at periods that are for them times of acute personal distress and major personal readjustments—times when they are least able to deal with impersonality and bigness. For them the relationship with the field office interviewer often represents their entire contact with the program, but back of this field office employee stands an effective Nation-wide organization designed to meet the need for personal service to each individual.

In the fiscal year ending June 30, 1952, the Bureau of Old-Age and Survivors Insurance expects to record approximately 225 million reports of earnings to the appropriate social security accounts of more than 85 million individuals; to process slightly more than 1.5 million claims for benefits; to authorize regular monthly payments to 4.5-5.0 million beneficiaries; and to make more than 3.1 million changes in the beneficiary rolls (changes of address, suspensions or terminations of benefits, and so on).

This job is being performed in 1952 by a staff (including those in Alaska,

Hawaii and Puerto Rico) of about 14,000 employees located in six area offices, the central administrative offices and accounting establishment in Baltimore, 510 field offices, 2,859 itinerant stations, and 90 detached official stations.

Although the administrative task is one of considerable magnitude, the total administrative costs, including those of the Bureau of Internal Revenue attributable to the program, represent only 2.4 percent of the estimated contributions to be collected in 1952 and 4.5 percent of expected claims payments.

The table presented on page 13 shows the growth of the workload to this point and gives other operational data.

How did the Bureau arrive at its present administrative arrangements? What are the problems with which it has grappled over the last 15 years? What has been learned from its successes and failures over this period?

The operating history of the Bureau can be divided conveniently into six periods, each with its own distinctive problems and accomplishments.

Laying the Groundwork (1935-36)

The Social Security Act of 1935 broke new ground administratively, in addition to setting up new programs. No organization or procedures existed to do the job outlined in title II of the act, and there were no sure precedents for action. From the very beginning it was recognized that the magnitude and newness of the administrative job presented a major challenge. Opposition on the part of some who felt that the program would not be administratively feasible and that it would be too costly underlined this challenge.

Since old-age benefits were to be based on individual wages, the first job was to establish a system for maintaining a record of the wages each worker received in employment under the program. Specifications for machines and equipment that could perform this unprecedented task were submitted to all the leading manufacturers. All these proposals were carefully analyzed and evaluated, and a system involving the use of punch-card accounting equipment was accepted as the most practical and economical.

The Post Office Department agreed to perform the tremendous task of registering the millions of employees and employers to whom account numbers and identification numbers would have to be assigned at the outset. Services to employers and employees were provided by approximately 45,000 local post offices throughout the country. The Bureau of Old-Age and Survivors Insurance, which had no large field organization at the time, planned thereafter to carry the continuing task of assigning new account numbers.

It was recognized from the start that administration would have to be considerably decentralized. After careful studies, a plan of field organization was outlined that provided for the establishment of approximately 400 field offices throughout the Nation. By December 1936, the location of more than 100 of these offices had been announced and 71 were already in operation.

The need for an active public information program was also recognized at an early date. The first annual report of the Social Security Board said, "Sound research and able administration will be of little avail unless those who are vitally affected by the Act understand their rights, duties, and obligations under it." With the close cooperation of the Bureau of Internal Revenue, special efforts were made to reach employers and employees through trade and labor, civic, veterans, and educational organizations.

In the meantime, the central organization was being planned in Washington to establish and maintain wage records and to adjudicate the claims for lump-sum benefits that would begin to come in early in 1937. Because space could not be found in Washington, the record-keeping operations were located in the Candler Building in Baltimore. Towards the end of 1936, the Bureau started to recruit and train the necessary staff in Baltimore, where 2,400 persons entered on duty in November and December 1936 and began the work of establishing the records resulting from the initial registration.

The Social Security Board was the first agency of its size to start its operations with almost all its employees appointed under the classified civil service; it could thus, from the

³ *People and Process in Social Security*, American Council on Education, Washington, D. C., 1948, p. 76.

beginning, plan for a career service for its personnel. Because of employment conditions at that time, the Board gave special consideration to and was fortunate in recruiting men and women who were not only fully qualified to perform their current duties but who possessed potentialities for more responsible tasks. To promote the efficiency of the staff and to give them the necessary background for further career service, a comprehensive training and staff development program was inaugurated.

By the end of 1936, the administrative groundwork had been laid, mass registration completed, staff recruited and trained, basic procedures and organization developed, and operations initiated for the tremendous task of administering the Federal old-age benefit program.

Getting Into Operation (1937-39)

The task of establishing initial employee accounts and employer identification numbers was completed by the end of June 1937. As of that date, the Bureau had received approximately 30.3 million applications for social security account numbers and about 2.5 million applications for employer identification numbers. Staff and equipment were available to handle employers' wage reports as they were received from the collectors of internal revenue. Inevitably, in a new program of this size, there were false starts and adjustments. Much of the story of the first 2 or 3 years can be told in terms of the readjustments arising from actual experience with the new operations.

One of the first major changes made was in the type of wage report prepared by employers. For the calendar year 1937, the wage reports were on a semiannual basis. These reports consisted of an individual slip for each employee wage item and a covering summary slip on which the employer indicated the total wages and total number of employees covered by his report and the amount of social security tax payable. It soon became evident that the slips were costly to handle, control, file, and refer to. Before the first period's reports were completely processed, the Bureau of Old-Age and Survivors Insurance was

already working with the Bureau of Internal Revenue on a system of quarterly list reporting that became effective with the first quarter of 1938 and is still being used.

Another early problem was whether the wage records should be maintained on a centralized or decentralized basis. In line with the original intention to decentralize operations as much as possible, the wage- and account-number records in Baltimore were maintained on a regional basis with the idea that they could be decentralized to the 12 regional offices of the Social Security Board. Because of the continuous migration of workers from one part of the country to another, however, and because most large employers paid their taxes and filed wage reports centrally to cover their employees all over the country, it quickly became clear that such decentralization was impractical. It would have meant the continual transfer of large volumes of work between regions, a tremendous amount of duplicate handling, and special control records for the work transferred. Early in 1939, therefore, a central mechanical section was set up that provided for a unified series of operations for maintenance of all wage records. Subsequently, all the related files and records were combined and centralized and all similar functions in the regional units were consolidated into functional operating units. This basic plan soon proved its validity and is still in operation.

In the meantime, the Bureau began to receive claims for lump-sum benefits. More than 70,000 claims were received in 1937. The first claims units had also been set up on a regional basis. With the decision not to decentralize the wage records, however, the claims units were also consolidated to reduce record-keeping and expedite mass handling of the adjudication process.

Other difficulties had to be overcome in pioneering the establishment of the system for maintaining wage records. One problem involved the reporting of wages by the employer without the wage earner's account number or with an incorrect number. In the first wage reports, filed by employers for the year 1937, almost 10 percent of the wage items lacked a

social security account number. Procedures had to be developed for permanently recording these items and for determining the correct account numbers. The percentage of items reported without account numbers decreased to 3.5 percent for 1938 and to 2.5 percent for 1939. In recent years, before the 1950 amendments, it had stabilized at 1.0-1.5 percent. There has been no decline, however, in the percentage of wage items reported by employers with incorrect account numbers or with names different from the names appearing on the Bureau's records. The items have remained at about 4 percent of the total, and the work necessary to check these items, identify the correct account numbers or names, and credit the wages to the proper accounts is a continuing part of operations. To meet the problem, the Bureau has developed a system of educational contacts with employers who fail to give correct information; the importance of maintaining proper records and of submitting correctly prepared reports is explained, and the employers are given help, whenever possible, in solving their reporting problems.

During 1937-39 the long-run success of the wage-record system was assured through the perfection of a system of accounting controls and balancing operations designed to ensure that the millions of wage items and the billions of dollars in wages reported to the Bureau would be accurately credited to the proper accounts.

Striking improvements in efficiency were achieved by revising procedures for posting wages to the individual wage earners' accounts. For the first 2 years, wages were summarized and posted to the individual accounts only after all the employers' reports for the calendar year had been processed. For those end-of-the-year posting operations, temporary employees were hired, batteries of punch-card tabulating equipment were rented, additional space acquired, and a round-the-clock schedule of three shifts established until the posting was completed. To obtain the administrative advantages of a level flow of work throughout the year, a plan was devised for posting employees' accounts on a cyclical basis so that it would become a continuous process using a

relatively stable number of men and machines. The plan, which was placed into operation in May 1940, is still in use today.

While those developments were occurring in Baltimore and Washington, the Bureau's field organization was built up in line with the original plans. By the end of 1937, there were 320 field offices in operation. As a result of the decision not to decentralize the records operations, a permanent home was planned for all the Bureau's central operations and for the departmental operations of the Social Security Board. The Social Security Building that was finally constructed in Washington has never been occupied by the Bureau of Old-Age and Survivors Insurance.

As the work of administering old-age and survivors insurance increased, the Bureau found it necessary to almost double its staff between June 1937 and June 1939; the field staff increased from about 900 to 2,000 and the departmental staff from about 2,800 to 5,000.

Because of the effectiveness with which the Bureau assimilated the increased workloads, the Social Security Board recommended expansion of the program in 1939, as indicated by the following quotation from its fourth annual report, for the fiscal year 1939: "Progress in the handling of claims as well as in the maintenance of wage records made it feasible for the Board to recommend that the old-age insurance program go into full operation two years earlier and on a much more comprehensive basis than was contemplated in the 1935 legislation."

Growing Up—First Major Program Changes (1939-41)

The 1939 amendments to the act brought major changes in the Bureau's operations. The most important effects, administratively, were the results of the provisions that established benefit payments for dependents and survivors of the wage earner and that advanced the date for paying monthly old-age benefits from January 1942 to January 1940.

The first field activity relating to claims under the 1939 amendments was to notify, by letter, all persons who had received lump-sum payments at age 65 of their potential right to

monthly benefits under these new provisions. Transcripts of the wage records of workers who had attained age 65 in 1937, 1938, 1939, and 1940 were forwarded to the appropriate field offices, which could then advise claimants of their possible eligibility and handle claims promptly. This was the same technique that was used on subsequent occasions, notably after enactment of the 1950 amendments, to prevent loss of benefits by potential claimants.

As far as possible, claims activities were handled by the field offices in a manner to permit at least one personal contact with the claimant. To make service as accessible to claimants as possible, the field offices were supplemented by branch offices and itinerant stations. Close attention was given to problems of interviewing, including those introduced by illiteracy and language difficulties.

Monthly benefits in the first year of operation under the amendments were awarded to a quarter of a million persons. These claims brought with them a host of questions that had to be answered before basic precedents, policies, and procedures could finally be established. The case-study method was used in special problem areas to reach conclusions on the basis of actual experience: What, for example, are the criteria to use in determining whether a parent was wholly dependent on and supported by the worker? When does a widow have a child "in her care"? Are tips and traveling expenses "wages" in the meaning of the act?

Coverage determinations that the Bureau of Old-Age and Survivors Insurance made for benefit purposes, and that the Bureau of Internal Revenue made for tax purposes, had to be coordinated and were sometimes at variance during this period. There was a large twilight zone where it was difficult to determine whether individuals were or were not employees. Attempts to narrow this area were complicated by lack of specific precedents and lack of complete information. Resolution of differences, however, proceeded gradually.

Policies initially adopted to carry out the 1939 amendments were tested and refined as experience accumulated, and a claims manual for the use

of operating personnel was issued as the end product. This manual, in its current edition, contains the Bureau's basic instructions for the determination of entitlement to benefits and for the processing and payment of claims.

At this point in the Bureau's history, the central office in Washington was adjudicating claims and certifying them to the Treasury Department for payment. Under the provisions of the 1935 act, this task was relatively simple; all that was required was a one-time authorization to the Treasury Department to pay a lump sum to the person entitled. The 1939 amendments magnified and complicated the task manifold. One-time notices to the disbursing offices of the Treasury Department for lump-sum death payments continued, but in addition the Bureau now had to authorize recurring monthly benefits and had to process terminations and temporary suspensions because of such factors as return to work. A basic method had to be devised to make information available at all times as to which of the persons entitled to monthly benefits should receive them for a particular month. Moreover, controls had to be established in the wage-record operation that would enable the Bureau to note any beneficiaries who failed to report that they were earning wages in excess of \$14.99 a month (the amount that would cause a benefit to be suspended), so that wage investigations could be started.

The growth of the recertification activity immediately following the 1939 amendments is indicated by the fact that at the end of the fiscal year 1941 a total of 372,300 benefits, amounting to approximately \$6,815,000 a month, were in force.

To administer the new monthly benefits, a punch card was developed for following the payment status of each individual on the rolls. In the area offices, these "payee cards" now ensure timely and accurate recertification each month of nearly 4.5 million benefit payments totaling about \$150 million. They have made it possible to prepare a monthly statement showing the activity of the beneficiary rolls and to balance this statement against external controls within a few days after the end of the month. In addition, these payee cards constitute

a valuable source of data for analytical studies and for work-load estimating.

Careful scheduling of work with the Treasury Department was and is necessary. Despite the volume of benefit payments and the many changes occurring each month, operations between the two organizations have been synchronized so well that balancing between a listing of the regular monthly benefit checks printed by the disbursing office and the Bureau's payee cards has been made quite simple.

Another problem arising from the 1939 amendments concerned the type of record that should be kept of payments made to each beneficiary. Usual accounting methods suggested a ledger account for each individual on the rolls. This system was considered carefully and experimented with but was finally rejected, since it was evident that, as the benefit rolls grew, hundreds of clerks would be needed just to maintain individual accounts. Still, it was essential to have some method that would permit rapid reconstruction of each beneficiary's payment history when necessary. The problem was solved when it was decided to use the claims-folder system, with a folder set up for each account. Copies of all actions affecting payments—award and resumption of award forms, notices of suspensions and terminations, notices of returned checks, and the like—are filed systematically in the claims folder. By going through the folder it is possible to reconstruct the payment history of any beneficiary within a matter of minutes.

During the years immediately following the 1939 amendments a number of management techniques were established that, though subject to later improvements, have remained as basic elements in the Bureau's administrative concepts and practices. One was emphasis on operating goals as measurements of progress and performance. Another was the development in 1941 and 1942 of a functional budget with estimated requirements directly related to activities to be performed. The responsibility for initial estimating and for subsequent budget execution was placed as closely as possible to the organizational level performing the work. A formal work

planning-reporting system was still another administrative development. This system provides a regular method for supervisory leadership and for participation at all levels in the development of operating objectives and plans. A program of periodic narrative reporting was used to keep the administrative offices informed of current operations.

In these years, the emphasis in operations had turned sharply from registration and maintenance of records to the receipt, processing, and recertification of claims. A sound administrative basis was established that was immediately tested by the difficulties of the war years.

The War Years (1941-46)

Shortly after the declaration of war, President Roosevelt announced that a number of agencies—including that part of the Bureau of Old-Age and Survivors Insurance in Washington—would be moved to make office space and housing available in Washington to war agencies and their employees.

The personnel problem thus created threatened the effective administration of the Bureau's program.

After considering such factors as the immediate availability of office space and housing for employees, the presence of Treasury Department disbursing office facilities, and the location of various cities in relation to the national claims load, a decision was made to relocate the claims activities in five cities—New York, Philadelphia, Chicago, New Orleans, and San Francisco. The central administrative staff was shifted to Baltimore (the home of the Division of Accounting Operations since the beginning of the program).

The relocation of more than 1,500 employees and the Bureau's equipment and records was accomplished without a major "hitch," and the more than 500,000 beneficiaries then on the rolls continued to receive their benefit checks on time.

During the same period another significant organizational determination was made. After a "trial run," authority was delegated to field office personnel to make initial determinations of the rights of claimants to receive benefits. Previously, both the initial determination of entitlement and a review had been made centrally.

At this point the development of the keystones in the present organizational structure of the Bureau was completed—central administrative offices and the records office in Baltimore; field offices throughout the country to receive, develop, and adjudicate claims; and area offices to review claims adjudications and to certify and recertify claims to the Treasury Department disbursing offices for payment.

The Bureau's administrative history during the 4 years following the formal declaration of war was characterized by labor shortages, high turn-over among personnel, and the use of every kind of short cut to keep up with the workloads. Although working hours were increased from 39 to 44 in January of 1942 and from 44 to 48 a year later, the manpower problem remained acute. The Bureau was authorized at this time to do its own hiring within the framework of Civil Service Commission and War Manpower Commission regulations. Nevertheless, the supply of manpower was still inadequate. Replacements, in most instances, were less qualified than the employees they replaced.

With the onset of war the Bureau took action on a number of economy steps that had already been under consideration as a result of experience in the first years of operation. Among them was the elimination, with resulting substantial savings, of a large alphabetic file containing a typed copy of the information on all applications for account numbers. Studies had indicated that the principal uses of this file—to assist in identifying wage earners who had lost their account number cards and to aid in the investigation and correction of improperly reported wage items—did not warrant the cost of maintaining it in addition to the other available sources of information.

By the end of 1942 it became apparent that additional steps would have to be taken to streamline the Bureau's work. President Roosevelt's letter of December 22, 1942, to the heads of all departments and agencies set the framework for the Bureau's appraisal of activities. In part, the President stated: "Many activities, desirable in peace time, must be eliminated, provided only that such eliminations do

not result in permanent harm to the future health and security of our individual citizens; many services must be provided at a reduced standard; all agencies—military and civilian—must take all necessary measures to organize their work for maximum efficiency."

Late in 1942 and early in 1943 the Bureau undertook a reappraisal of all its activities known as the "Why Survey."⁴ The survey utilized the Job Methods Training course of the War Manpower Commission and a Bureau-wide suggestion system. Over a period of about 6 months, 57 areas of activity were subjected to detailed study. Of 6,600 suggestions received from 2,400 employees, a total of 1,800 from 1,000 employees were put into effect immediately. Another 250 acceptable suggestions related to printed forms and were carried out as the forms were reordered. It has been estimated that this Bureau-wide appraisal resulted in eventual savings of at least 1,500 positions. The employee suggestion system, which is now on a permanent basis, has proved of great importance in the Bureau's continued appraisal of its activities. The Bureau also employed the Job Relation Training and Job Instructor Training courses and other training methods to use the available manpower most efficiently and to counter the effects of employee losses.

The number of beneficiaries on the rolls continued to grow steadily, as did the work involved in maintaining the rolls. The work in maintaining accounts of employee earnings increased sharply because of the high level of wartime employment and labor turnover. In spite of scarcities, the Bureau's wartime job became larger because of economic and program factors beyond its control.

At about this time a radical step was taken. If employees could not be persuaded to come to Baltimore to work, it would be necessary to take the work to employees. Large blocks of work in the processing of employee earnings items were sent to the Philadelphia, Chicago, and New Orleans area offices and to a new branch accounting office set up in Wilkes-Barre, Pa. Wilkes-Barre was selected because it was a

noncritical labor supply area; because labor-market conditions there have remained good, operations have not only been continued but have been expanded. The shift of work to the area offices, however, did not offer a permanent solution to the Bureau's manpower problem. At the end of the war, this work was transferred back to the Division of Accounting Operations.

In addition to carrying on its own function effectively in the face of these wartime difficulties, the Bureau made several direct contributions to the national war effort. Its field staff carried out a number of compliance surveys for the War Production Board, and it provided war agencies with statistical data derived from the Bureau's wage record operations.

The Bureau participated with other constituents of the Federal Security Agency in administering an emergency program for civilians affected by enemy action. The Bureau's role was to provide cash payments to dependents of workers captured by the enemy on Wake Island, Guam, and other outlying war bases, repatriated civilians from the Philippine Islands who were disabled as a result of enemy action, as well as dependents of those who were killed, disabled civilians, and survivors of those who were killed in the performance of official protective services such as the Civil Air Patrol, civil defense, and Aircraft Warning Service. Shortly after the war ended, this program was transferred to the Bureau of Employees' Compensation, now in the Department of Labor. Slightly more than \$1 million had been paid in benefits by the Bureau of Old-Age and Survivors Insurance.

Postwar Readjustment (1946-50)

The 1946 amendments to the Social Security Act included provisions for retroactive protection for survivors of World War II veterans who died within 3 years after their discharge from the Armed Forces. This provision increased the Bureau's workloads, required the preparation of special procedures for processing veterans' cases, and set in motion extensive coordination with the Veterans Administration and the Armed Forces to verify service records and obtain

proofs. The enactment of the Railroad Retirement Act Amendments of 1946 also had considerable impact on the Bureau of Old-Age and Survivors Insurance, since railroad earnings were to be credited toward survivor benefits payable under the Social Security Act. Coordination of the records of the two systems and cross-referring of accounts involved new workloads and the exchange of wage-record and account-number information between the Railroad Retirement Board and the Bureau.

Major staff adjustments during the immediate postwar period resulted from the return of veterans and war transferees with reemployment rights. Placement of thousands of returning employees and reassignment of temporary incumbents with due regard for their rights and for principles of fair play constituted a real achievement. A vigorous training program facilitated the reorientation of both returned and reassigned employees. Within a year a return to peacetime standards had been accomplished.

Another development of the postwar period was the transfer to the Bureau of the responsibility for certain administrative jobs previously performed as staff functions in the Social Security Administration. On the basis of studies made by the Administration, the property management and procurement functions and personnel engaged in this work were shifted in 1947 to some of the constituent bureaus. In quick succession, the administrative accounting and auditing function and staff, and increased responsibility for classification, payroll, and informational work were delegated to the Bureau level. Other changes of less significance were made, all with the same purpose of fixing authority and accountability at the most appropriate level.

The distribution to the area offices of workloads, which are allocated by account-number series, was revised in 1946 and 1947 to reflect the changing geographical distribution of the claims load. The New Orleans area office was closed, and new offices were established in Kansas City and in Birmingham. The number of area offices and the locations have not been altered since 1947.

Operations in the fiscal year 1948

⁴ See the *Bulletin*, March 1944, pp. 23-24.

were, for the first time, financed out of a single appropriation made to the Bureau. This realignment in the appropriation structure had the effect of relating, as directly and as clearly as possible within the existing organizational pattern, the costs of administration with the job to be done in carrying out the old-age and survivors insurance program. This change contributed to simplicity in preparation, presentation, and justification of the Bureau's budget.

Several major improvements in job methods were made during this period. When wage records were first set up, for example, individual ledger sheets that had been established for all wage earners were posted and balanced annually. A new procedure eliminated the use of individual ledger sheets. Instead, a continuous listing is now prepared each year, by electrical accounting machine, using the annual summary and detail earnings punch cards. A separate listing is run for each 1,000 accounts, showing wages reported during four calendar quarters, as well as cumulative information on wages, quarters of coverage, and so on. The listings are microfilmed. The microfilm, which represents the basic wage-record reference, is spliced to the microfilm for preceding years for the same 1,000 accounts. It is estimated that this plan saves approximately \$500,000 a year.

Under a simplified procedure, all employer wage reports that consist of a single page—about 80 percent of the total—are microfilmed and destroyed immediately after being processed. In addition to effecting substantial savings in manpower, this procedure releases enough filing equipment and space to relieve the pressure brought about by the great volume of reports received under the expanded program.

More efficient operation resulted when the manual preparation of correspondence by the collectors of internal revenue on wage items reported without an account number was replaced by the mechanical preparation of correspondence in the Division of Accounting Operations. This change produced substantial savings in the collectors' offices, less handling of incomplete item cases in the old-age and survivors insurance field offices, and earlier receipt of wage reports by the

Bureau of Old-Age and Survivors Insurance for processing.

Another plan transferred the function of assigning employer identification numbers to the collectors of internal revenue. The plan resulted in estimated savings for the Bureau of Old-Age and Survivors Insurance of \$93,000 a year, without appreciably increasing the costs in the Bureau of Internal Revenue, where certain operations relating to the function were already being performed.

The cost of recertifying monthly benefit payments to the disbursing offices was reduced by "freezing" the file of payee cards, except for deletions, for 6 months at a time. By keeping the file relatively stable, problems of balancing and filing are greatly reduced.

The Program Comes of Age (1950-51)

The 1950 amendments to the old-age and survivors insurance program imposed an obligation on the Bureau for efficient, swift, and accurate administrative action to accomplish the social objectives of the new legislation. First, more than 3 million persons on the monthly beneficiary rolls on September 1, 1950, were immediately entitled to increased benefit amounts. Second, almost 700,000 persons, who had not been able to qualify previously, became immediately eligible for benefits. Finally, the new coverage provisions brought an additional 10 million jobs under the program, and old-age and survivors insurance wage credits were provided for the World War II service of 16 million veterans. This new coverage was not to become effective until the beginning of 1951, but immediate preparation was necessary.

Before the amendments were passed, advance planning was carried as far as possible. Training programs were planned to utilize the maximum skills of persons already on duty and to get new employees into production quickly. Work-flow adaptations and procedural adjustments were prepared while the amendments were taking form. An extensive information program was planned to ensure that the public and potential beneficiaries would understand their rights, benefits, and responsibilities. These pre-

liminaries, with the support of experienced personnel, made it possible to keep staff increases at a level just sufficient to meet long-term workload increases. The Bureau, instead of hiring temporary employees, shifted regular employees from one operation to another as peak loads occurred, and overtime was used extensively.

The first administrative task was to increase benefits to the new amounts in time to meet the mailing schedule of October 3, 1950, for the September benefit checks. Immediately after the amendments became law, postcards were sent to about 3 million beneficiaries informing them of the date when they would receive checks in the higher amounts. This action was taken to acquaint beneficiaries with what they might expect under the new law and to prevent the field and area offices from being swamped with inquiries. With the cooperation of the disbursing offices of the Treasury Department, all checks in the new amounts were in the mails by October 3, just 36 days after the new law was signed.

Meanwhile, principally because of liberalized eligibility requirements, the claims load increased rapidly. Before the amendments about 250,000 claims were received each quarter. After the new provisions were adopted, this figure doubled; for short periods, moreover, the Bureau received and processed a claims load four times as heavy as the previous normal load.

A key measurement of efficiency in the claims operation is the elapsed time from the filing of the claim to final award of benefits or disallowance action. With the initial upward surge in claims, processing time for development, adjudication, review, and certification began to increase, and by January 1951 about 50 calendar days were required. By the following June, processing time had been reduced to about 27 calendar days—close to the average in the pre-amendment period.

The work of registering newly covered employees and employers—the first major task under coverage extension—gained momentum in December 1950; the registrations remained at a high level through the rest of the fiscal year. Employer registrations increased by more than 150 percent over those in the preceding fiscal year, and

about 80 percent more employee accounts were established. These workloads were processed without the accumulation of backlogs.

Staff work entailed by the new coverage presented very real challenges. Forms and procedures, for example, for the use of nonprofit organizations had to be developed by January 1, 1951. Questions of interpretation of the law had to be settled so that States could receive guidance in framing legislation and negotiating coverage agreements to meet the requirements of Federal legislation. Because the newly covered self-employed persons would not report their covered income for 1951 until 1952, the need for devising forms and procedures in this area was not so pressing as for newly covered employees. Since, however, the retirement test of the program was applied to covered self-employment beginning in January 1951, it was necessary to inform beneficiaries of this fact and to work out procedures that would permit benefits to be suspended currently when a beneficiary was currently engaged in covered self-employment. In addition, Bureau staff worked closely with the Bureau of Internal Revenue in developing regulations and uniform coverage determinations for the self-employed. An information booklet with a tear-off coupon to register household employers was prepared and widely distributed. A tax-return form of the envelope type was developed in cooperation with the Bureau of Internal Revenue to simplify tax and wage reporting for the housewife. Information on procedures and on definitions of rights and obligations was distributed to farm people with the cooperation of the Department of Agriculture. Claims policy determinations were made on numerous points in the new coverage fields.

Growing out of the amendments are two additional improvements in administration. In most cases it is no longer necessary to secure from an employer a special statement of recent wages that have not yet been reported to the collector of internal revenue, and plans are now being put into effect for a combined benefit check to all children in a single family unit instead of separate checks for each child.

A number of factors can be used in

evaluating administration during this period of major change. Monthly benefits were awarded in the fiscal year 1951 to 1.4 million persons, more than double the previous record high. Beneficiaries on the rolls at the end of June 1951 numbered 4.4 million—1.1 million more than at the end of June 1950. The total cost incurred by the Federal Security Agency in administering the old-age and survivors insurance program in the fiscal year was about \$55 million, as compared with \$43 million in the preceding fiscal year. The 1951 total was only about 2.6 times the amount expended in the fiscal year 1941, although the volume of work had tripled and soaring prices had tremendously increased operating costs. The rise in the Bureau's composite workload was roughly 47 percent during the year, while the number of manhours worked, including overtime, increased by only about 20 percent. In this period, 47 employees were handling the amount of work that had required 100 persons in 1941.

Challenge of Administration

Victory over size is probably the distinguishing feature of administrative accomplishment under the old-age and survivors insurance system. A workable, wage-related benefit system would probably not have been possible had it not been for the Nation's talent for the adaptation of mass-production methods and machines to all types of enterprise, even to the setting up of social security accounts. The social security system in this country owes a vast debt to American mechanical genius, which introduced industrial production methods into office operations.

The recent introduction of electronic computers has made possible the rapid mechanical calculation of benefit amounts from punch cards containing wage-record information. In line with its continuous study of methods and operations, the Bureau is following closely the development of other types of high-speed electronic machines that are potentially capable of accumulating and storing masses of details and rearranging and tabulating information with lightning speed.

In the final analysis, of course, the interest of the Bureau is not simply

in smooth operations for their own sake. Essentially it is a matter of fulfilling obligations to beneficiaries of the program, who are entitled to an efficient system operated at the lowest possible cost.

As old-age and survivors insurance becomes a more and more important source of income for greater numbers of older persons, widows, and orphans, the Bureau is frequently the main contact these people have with any Government program. Sympathetic and friendly service has always been the aim of the hundreds of social security field offices in local communities all over the country. The new size and importance of the program, however, bring heightened challenges in the area of human relationships.

Attainment of the continuing goals of efficient, courteous, and enlightened administration depends on the men and women who are operating the system. Continuing improvements in the quality of service depend in large part upon continuing development of personnel. The Bureau has sought this development through stressing opportunity for career service in the social security program. Employees have been selected with a view to their potentialities for growth. Training courses have been designed to provide not only technical training for immediate responsibilities but also broader orientation in the meaning and objectives of social security.

Service to the public has also been based on the concept that a sound program of public reporting is one function of efficient administration. In recommending a broad informational program on the new amendments, the Advisory Council on Social Security to the Senate Committee on Finance reported in 1949:

Under old-age and survivors insurance, contributors have established an equity in the trust fund. The Government as trustee has an obligation to inform the beneficiaries of their rights. The reporting and tax provisions as well as the benefit provisions will affect millions heretofore outside the scope of the law; unless they are fully informed of the duties they must now assume, records will be incomplete and the resulting confusion may tend to defeat the purpose of the extended protection. No social-security program

can be effective unless those who are entitled to participate know their rights and obligations.

Providing the public with full information on their rights and responsibilities under old-age and survivors insurance is necessary to economical and efficient operation of the law, and has been a basic administrative responsibility of the field offices. Further, the Bureau's reporting program includes publication of claims statistics and administrative reports to Congress and the public, as well as statistical data collected in the processing of wage and employment reports. These latter statistics, developed for use in administering the program and in public consideration of program changes, give a valuable picture of the workings of the Nation's industrial and commercial economy. They are made available, often in cooperation with other Federal agencies, for the general use of Government, industry, labor, and other public and private users.

The legislative changes in the program over the past 15 years, while accomplishing much toward improving the program and bringing it closer to the goal of basic retirement and survivorship protection for all workers, have resulted in some program provisions that may be unnecessarily complicated. This situation was inevitable, since the amendments are not only the result of compromise between the positions of many varying groups but also reflect attempts to preserve the equities of persons who have already established rights under the program. Program modifications looking toward simpler, more effective administration are now a major legislative goal.

The program changes that still remain to be made present significant challenges to administration. Administrative planning must accompany program planning in such areas as extension of coverage to groups still unprotected, extension of the program to persons covered under other retirement systems, protection against disability, and changes in the benefit rate.

Challenge of Benefit Adequacy

Since 1941 the Bureau of Old-Age and Survivors Insurance has con-

ducted surveys of small samples of beneficiaries to determine the significance and effectiveness of the program in meeting their needs. In November and December 1951, the Bureau conducted the first Nation-wide survey of some 20,000 aged beneficiaries and their dependents to ascertain how they were currently getting along. Preliminary results from this survey will be available in the spring of 1952.

According to the most recent of the published surveys (Philadelphia and Baltimore, 1949) only about 1 in every 5 aged beneficiary couples had, besides their old-age insurance benefits, additional permanent income amounting to as much as \$600 during the year.⁵ For one-third of the couples, old-age insurance benefits were the sole sources of permanent income. Without the insurance benefits, only 1 couple in 8 would have had as much as \$75 a month in retirement income; only 1 in every 12 would have had as much as \$100. With their benefits, probably half these retired couples now have an assured income of \$75 a month, and more than one-fourth probably have \$100.

Two-thirds of the families of widows and children included in the survey had no permanent income other than their benefits. In families where the widows were not at work, only 1 in every 10 would have had \$75 a month or more without their benefits. With the benefits, 6 in every 10 families probably now have as much as \$75 a month.

Establishing and maintaining reasonable adequacy in benefit amounts remain the most serious challenge to the effective operation of the insurance system. Because the program was established on a conservative basis, the level of benefits as originally established in 1939 was probably too low. The rapid increase in both price and wage levels during the war and post-war period resulted in even greater inadequacy. Thus the first 15 years' program experience has sharply pointed up one of the permanent problems in pension planning—how to keep benefit levels reasonably in line with current economic conditions.

⁵ Retirement pay from former employer, veteran's pensions, union pensions, privately purchased annuities, and income from assets.

Between 1939, just before monthly benefits first became payable under the program, and August 1950, when the recent amendments were enacted, the consumer price index rose by 70 percent. Wage earnings of covered workers also advanced rapidly. In 1939, median covered earnings of workers employed under the program amounted to \$716. In 1949, the median had reached \$1,850, more than 150 percent above the level 10 years earlier. At the same time, the average old-age (primary) insurance benefit had risen by less than 12 percent, from \$22.60 in December 1940 to \$26.30 in June 1950. The average old-age insurance beneficiary newly coming on the rolls in June 1950 received \$29.03, only 30 percent more than the \$22.30 awarded to primary beneficiaries in December 1940.

Benefits in June 1950 were clearly out of line in relation to both price and wage levels. The purchasing power of the average benefit had been drastically reduced since 1940. Moreover, the man who retired in 1950 was receiving a benefit representing a smaller proportion of his current money wage loss than the man retiring in 1940. For those coming on the rolls in 1950, the lag of benefits in relation to current price and wage levels resulted from three main factors: (1) the average wage on which benefits were based included past years in which wages generally had been at lower levels, (2) the benefit formula provided only a 10-percent replacement of average monthly wage beyond the first \$50, and (3) no replacement was provided on earnings in excess of \$3,000 in a year (\$250 a month). For beneficiaries who had become entitled to benefits in the earlier years of the program there had been, by and large, no change in rates since entitlement. Their benefits were generally fixed at the time of their retirement.

The 1950 legislation contained important remedial amendments. Under the new law the average wage for workers with approximately 1½ years' work after December 31, 1950, may be computed over the period beginning with that date. Thus, for the next several years at least, workers will be having their benefits computed on a current basis. The new formula permits

a 50-percent replacement of the first \$100 of average wage and 15 percent of the next \$200. Earnings up to \$3,600 a year instead of only \$3,000 may be credited toward social security benefits. Finally, a substantial adjustment was made in the rates of beneficiaries who had become entitled before the amendments.

Nevertheless the 1950 amendments have not permanently solved the problem of keeping benefit rates up to date. We know that over the long run the trend of wages, prices, and the standard of living has been upward. Under such circumstances a person who starts contributing in his twenties toward a retirement benefit to be paid at age 65 will find, when he reaches 65, that the money benefit he looked forward to in his younger years is quite inadequate to do the job he had expected it to do. This situation results not merely from the fact that prices may have risen; just as important is the fact that a general rise in standards of living will have occurred. Pensions must not only keep pace with rising prices but must take account of improvements in the standards of living current at the time of retirement.

Since annual earnings of more than \$3,600 are not included in the benefit computation, the ratio of benefits to earnings is considerably less for higher-paid workers than for low-paid workers. For example, benefits amounting to a 20-percent replacement of his monthly wage are payable to a \$4,800 worker if he is entitled only to a retirement benefit for himself, and to a 30-percent replacement if his wife is also entitled. Similarly, the benefit replacement for a \$6,000 earner is 16-24 percent of his work income. The worker who averages only \$1,200 a year, however, receives a 50-75 percent replacement.

As wages rise generally, the dollar definition of lower- and higher-paid workers becomes outmoded. If a "low wage" man may be represented today as one earning \$100 a month or less, tomorrow he may be the man earning \$150 or less. Similarly today's "high" earner, the \$300-a-month man, may give way to the \$400 or \$500-a-month man. Rising wage levels, then, will have to be accompanied by corresponding changes in the bases on which benefit amounts are computed.

Increases will be necessary both in the present \$100 limit, at which a 50-percent replacement is made, and in the \$3,600 annual maximum on earnings included in the computation.

Moreover, since the benefit should reflect the worker's customary level of income at the time he retires, the use of an average over a working lifetime, as provided under the present law, has proved to be unsuitable. Earnings in early working years are generally lower than those in later life, both because the youthful worker has not attained his full earning power and because wage levels generally may have been lower. A more realistic base for the average monthly wage computation would be a limited period—say 5 or 10 years—of full-time wages, occurring near the time of entitlement. An appropriate period might well be the worker's 5 or 10 consecutive years of highest earnings. This period is likely to be in the later years of working life, and the "best" years will in most cases represent full-time employment. The best years are perhaps preferable to the most recent years before retirement age, because the worker thus has better protection against an arbitrary reduction in the benefit on account of irregularity in employment just before retirement.

Finally, even though the benefit is computed so that it reflects current economic conditions at the time the individual retires, there is the problem of economic changes while he is in receipt of his benefit. Benefit amounts for those on the rolls need to be adjusted during the period of receipt to bring them into line with rises in prices.

It is important to recognize that, because contributions are set not at a fixed sum but as a percentage of covered earnings, the financing provisions of the act allow for liberalization of benefits as wages rise. The total income to the system increases as wages go up, and under the present benefit provisions the resulting additional income will more than offset any increase in benefit disbursements. This fact was recognized in both congressional reports on the 1950 amendments and has been demonstrated in the program's history. Because of the rise in wages over the 15-year period and the consequent higher level of in-

come to the system, it was possible to set contribution rates in the 1950 amendments at about the level originally contemplated under the 1935 act, despite the much higher benefit rates provided by the amendments. Similarly, because wage levels are now about 20 to 25 percent higher than in 1947—the level on which the actuarial estimates for the 1950 amendments were based—benefits can now be raised from 12 to 15 percent without increasing the contributions scheduled.

The ability of the social insurance system to adjust to changes in economic conditions is an important determinant of how well it can fulfill its function of providing basic protection to the workers covered under it. If its benefits do not keep pace, there remains a larger job for public assistance and for supplementary private pension plans. We have already seen what happened before the enactment of the 1950 amendments. Old-age assistance payments, which in December 1940 had averaged \$20.26 or slightly less than the average old-age insurance benefit of \$22.60, had risen by June 1950 to \$43.85, while the old-age insurance benefit had increased to only \$26.30. To a considerable extent, labor's postwar pension drive was motivated by the inadequacy of the old-age and survivors insurance payments. While industry pensions can provide valuable supplementary protection, they are inherently not suited to do more than that.

Challenge of Coverage

A second major problem from the beginning has been the question of whether the program could, in actual practice be expected to cover all types of employment, or whether the limitation of partial coverage was to remain. The difficulties of tax payments and income reporting for some groups, it was first thought, would make it difficult to achieve a truly universal system. The 1950 amendments have now brought the goal of universal coverage in sight. Groups that seemed to present special problems have recently been brought under the system—the self-employed, employees of nonprofit organizations, a considerable proportion of State and local government employees, and a sizable group of farm

**Fifteen years' operation of the old-age and survivors insurance program,
selected data**
(In thousands)

Fiscal year	Em- ployee accounts estab- lished (cumu- lative)	Em- ployer numbers assigned (cumu- lative)	Earnings items received	Claims for benefits	Bene- ficiaries on rolls at end of year ¹	Changes in bene- ficiary rolls ²	Benefit pay- ments	Admin- istrative costs ³	Number of Bureau em- ployees
1937	30,296	(4)		10	(5)	(5)	\$27	(5)	3.7
1938	40,361	(5)	97,681	172	(5)	(5)	5,404	(5)	6.9
1939	45,920	2,739	117,447	218	(5)	(5)	13,892	(5)	7.0
1940	51,390	2,981	125,098	266	103	(5)	15,805	(5)	8.9
1941	57,494	3,343	134,561	422	372	230	64,342	\$21,467	9.4
1942	64,150	3,746	157,974	426	596	429	110,281	20,535	9.8
1943	72,338	4,103	180,174	432	796	609	149,304	20,539	8.7
1944	78,250	4,422	196,298	507	998	650	184,597	25,316	8.4
1945	82,229	4,788	170,903	697	1,285	772	239,834	19,600	9.0
1946	85,182	5,311	170,525	879	1,701	1,040	330,510	28,478	9.5
1947	88,080	6,281	184,628	863	2,067	1,352	425,582	29,293	11.2
1948	90,822	6,947	183,768	925	2,471	1,568	511,676	35,041	11.5
1949	93,356	7,473	189,327	915	2,868	1,739	607,036	39,687	11.1
1950	95,845	7,959	178,965	969	3,288	1,921	727,266	43,131	11.2
1951	100,325	9,254	193,221	1,796	4,388	2,632	1,496,088	55,342	14.1

¹ Persons entitled to monthly benefits, including those not in receipt of benefits at end of year.

² Includes changes of address, terminations, suspensions and reinstatements because of work-clause provision, changes in benefit amounts resulting from operation of maximum and minimum provisions, recomputations, and administrative actions.

³ Administrative costs attributable to program for all components of Federal Security Agency.

⁴ Data not available.

⁵ Monthly benefit payments began Jan. 1, 1940.

⁶ Comparable data not available. Charges against the old-age and survivors insurance trust fund for administrative costs attributable to program began Jan. 1, 1940.

⁷ Costs reported for only last half of fiscal year; see footnote 6.

and domestic workers. The two major groups still excluded are the irregularly employed farm and domestic workers who in 1951 represented between 2 and 3 percent of total paid civilian employment.

Several groups—most Federal civilian employees, members of the Armed Forces, railroad employees, and many employees of State and local governments—have been excluded because they already are covered under public staff retirement plans. In most instances these staff plans provide adequate protection for a member who remains under one of the systems for the greater part of his career. They fail to take account, however, of the continual movement of workers between public and private employment, and between jobs in public employment covered by different systems. To assure continuity of protection for these employees, the basic protection of the old-age and survivors insurance system should be extended to members of the various staff systems. The experience of private industry plans that have been designed to supplement the protection afforded by old-age and survivors insurance indicates that the other public systems could be superimposed upon and coordinated with old-age and survivors insurance with-

out impairing the special protection achieved under those systems. A start in this direction has been made in the recent legislation providing a form of coordination between the railroad retirement system and old-age and survivors insurance.

Another problem of coverage that has received increasing attention has been created by the ineligibility of persons who retired before they had an opportunity for coverage. The 1939 amendments greatly modified the provisions of the original act concerning the payments that could be made to the current generation of older persons. By introducing a minimum requirement of only 6 quarters of coverage for persons aged 62 and over in 1937, by basing benefits on the "average monthly wage" since 1937, and by permitting the fulfillment of the requirements on the basis of work at any time after 1936, even after age 65, the amendments extended benefit protection to a much greater proportion of the older generation. The process was carried further in the 1950 amendments through a "new start" provision in the average monthly wage and eligibility requirements. Nonetheless, there still remains unprotected a group of the aged already out of the labor force who will not qualify even

under the modifications made by the 1950 amendments. And there will continue to be such a group in the future so long as occupational coverage of the system remains incomplete and the risk of long-term disability remains universal.

Proposals have been made for bringing all the present aged into the insurance program. If any such proposal were adopted, two major conditions would have to be included. The insurance program would have to be extended to cover substantially all gainful employment, so that the need to pay benefits to noncontributors would be confined largely to the present aged who have not had opportunity for covered work. And the cost of the benefits under this transitional device would have to be financed from general revenues rather than from the contributions of covered workers and their employers. The effect of any such proposal in reducing public assistance expenditures would depend on the size of the insurance benefit provided for the noncontributory group.

Still another aspect of the coverage problem relates to risks other than loss of income caused by retirement or death. The most important of the noncovered risks is total disability that forces persons to stop work before reaching retirement age. Such disabled persons may live a few or many years without earned income for their own and their families' needs.

And if they live to age 65, they often find that they are not entitled to benefits, or that they will receive a smaller amount, because they could not work and make contributions during the period of disability.

A large part, and by far the most appealing part, of the mail and personal inquiries that are received each day by the Bureau of Old-Age and Survivors Insurance comes from the disabled. Cognizant of their needs, and confident that a program of disability benefits would be economical and feasible, the Social Security Administration as early as 1939 recommended that benefits similar to retirement benefits be paid to totally disabled workers and their dependents. In addition the Administration has recommended that the insurance system provide funds for the rehabilitation of such disabled workers.

Another significant noncovered risk is the cost of hospital care for persons on the old-age and survivors insurance rolls. The old-age and survivors insurance benefit is not designed to meet large, unexpected, and unpredictable costs. For persons whose chief reliance for their daily needs must be placed on the benefit, a period of hospitalization may create catastrophic costs well beyond their means. At any one time, large hospital expenses may represent a major cost of living for only a small proportion of the beneficiaries. But over the course of months and years the cumulative effect of such expenses on the resources and assets of beneficiary families seriously influences the question of benefit adequacy.

Income loss due to serious, long-term disability and to hospitalization costs for older persons, mothers, and dependent children on the beneficiary rolls now are a substantial burden on the Nation's welfare budget. These risks constitute a threat to the ability of families to remain financially independent. They undermine the effectiveness of the insurance system in protecting against want and dependency. What is needed is a more orderly and systematic method of enabling people to meet these costs by spreading the risk among all contributors to the system.

Challenge of the Aging Population

The 15 years during which old-age and survivors insurance has been in effect in this country have witnessed a considerable shift in community attitudes toward retirement of aged persons, and consequently toward the role of retirement pay programs. During the depression the plight of aged persons appeared as one of the more overwhelming aspects of the general unemployment problem. Not only were the aged out of employment, but the chances of their again getting jobs were much slimmer than for the rest of the population. And even if they were to be employed, they would, many thought, simply take jobs away from the younger, more productive workers.

If jobs were not available it was also clear that the problem of the older persons' support could not be adequately met from other private resources, such as individual savings

or the help of families. Savings, difficult to accumulate at best, had in most instances been exhausted during the depression, and families were less able than formerly to support aged relatives. The essential problem seemed to be one of making orderly provision for the maintenance of a large, permanently nonproductive group.

In more recent years there has been less general acceptance of the idea of retirement solely on the basis of age. The experience of World War II indicated the willingness and capacity of many older people to work if they are given the opportunity. The increased employment of aged persons was reflected in the Bureau's own claims data. In the period from 1940 to 1945, of all insured persons who could have drawn old-age insurance benefits by retiring from covered employment, less than a third took advantage of the opportunity to do so. It is estimated that between two-thirds and three-fourths of those who did retire were disabled to an extent that prevented them from working full time in their regular jobs. The number of new entitlements to old-age insurance benefits dropped off rapidly during the war years, reaching a low of 89,000 in 1943. The volume of new old-age benefit awards did not exceed the 1940 level until 1945, when 185,000 awards were made.

Current thinking on the matter of retirement and retirement pensions for aged persons has taken a new emphasis. With the realization that many old people can and want to work, it is becoming more and more clear that it is important to provide them with the opportunity. With the increasing proportion of aged persons in the population, the real cost to the community of their retirement—that is, the loss of current production—grows larger, no matter what type of cash provision is made for supporting them. To the extent that aged persons can and wish to contribute to current production, therefore, they should have the opportunity to do so.

Community emphasis on work opportunities for the aged is naturally of direct interest to an agency whose primary job is providing benefits to the aged who are retired. The extent to which older persons work is an im-

portant determinant of the cost of the program. But our concern as an agency cannot be limited solely to the economics of employment and retirement, either as related to income and disbursements under the social insurance system, or even as related to production and consumption in the national economy as a whole. Our primary function of providing income for retired people, seen in its broader perspective, is but a partial contribution toward the *well-being* of all aged people. And this well-being is more than a matter of having a cash income that helps meet the expenses of food, clothing, and shelter, the bare elements of keeping alive. It is a matter of attaining positive satisfactions in life.

Hundreds of thousands of aged social insurance beneficiaries are living alone, often in ill health, unoccupied, and with no sense of purpose or hope for the future. The payment of a cash benefit simply to keep them alive is not enough. More and more the community is raising the question—keeping alive for *what*? More and more the Bureau is joining with others to answer the question—how can we tap the resources of wisdom and experience that older people have, and how can we help them to a more purposeful and happy life?

The community is becoming increasingly aware of these other needs of the aged—needs that cannot be met through the ordinary cash benefit for ordinary living expenses. The Bureau of Old-Age and Survivors Insurance, as a community institution dealing with aged people, shares the general concern for the total needs of the aged.

The Bureau's active concern for the aged and for the widows and children must be applied in the day-to-day administration of the system. The first concern is to keep the administrative machinery work at peak efficiency—to do a prompt job of keeping a person's wage record accurately, to act promptly on his claim, and to get his check to him on time every month. In all relationships with claimants and beneficiaries, it should never be forgotten that the old-age and survivors insurance program deals not solely with benefit payments but with people too.

Notes and Brief Reports

Appeals Under Old-Age and Survivors Insurance

In December 1939, as benefit claims were beginning to be filed, the Social Security Board adopted a set of basic provisions to underlie a system for the hearing and review of claims involving adjudications that had been unfavorable to claimants. To implement this system the Board established an Office of Appeals Council, wholly independent of the Bureau of Old-Age and Survivors Insurance. The personnel of the Office consisted principally of one referee in and for each of the 12 regions set up by the Board, to hold hearings and render decisions on claimants' requests, and a council of three members, sitting in Washington, to review referee's decisions either upon petitions of claimants or upon its own motion.

When the Social Security Board was abolished by Executive order in July 1946 and its powers were transferred to the Federal Security Administrator, the Administrator delegated to the Office of Appeals Council his authority to render final decisions on claims arising under the old-age and survivors insurance program. Although the number of referees and administrative personnel has increased slightly in the past few years, the structure and functions of the Appeals Council have remained substantially as originally instituted.

The statutory right of claimants to hearings was created by section 205 of the Social Security Act as amended in 1939. More than 3 years before enactment of this requirement, however, the Board had begun work on procedures intended to guarantee a fair hearing to every person whose claim was disallowed, and nearly a year earlier a special staff within the Bureau, directed by a consultant in administrative law, had conducted a comparative study of appeals procedures of other Federal and State agencies and of certain foreign insurance systems to furnish suggestive data to guide the drafting of the Board's final plan.

In stressing the right to a hearing, as well as the administrative impor-

ance of prompt and thorough consideration of a claimant's contentions, emphasis has been laid upon making hearings genuinely available and practically serviceable to all claimants who want them. Whenever possible, hearings have been held in the claimant's home community and rarely at a place more than 50 miles distant. As far as compatible with the referee's traveling schedule, claimants' preferences as to the time for holding hearings have been complied with. Procedural requirements have been kept simple. Though hearings are "formal" in the sense that witnesses are sworn and a stenographic record of testimony is taken, strict rules of evidence are not required. The Bureau is not represented at the hearing, though Bureau employees occasionally testify as witnesses. It is the referee's function to bring forward all material evidence, whether for or against the claimant's contentions. Claimants may be represented by lay friends or by attorneys. Fees of attorneys, above a \$10 minimum fixed by regulation, must be approved by the referee. During the past year attorneys have represented claimants in about 25 percent of the cases.

From establishment of the Office of Appeals Council in 1940 to July 1, 1951, requests for hearings were filed by 16,082 claimants and final decisions of referees or of the Appeals Council were rendered in 15,504 cases. Judged only quantitatively, the hearing and review system may not appear important, since hearings are requested in only one-fifth of 1 percent of all claims filed, and the Bureau's determinations are affirmed in about three-fourths of these cases. On the other hand, many of the instances in which the Bureau has been reversed have been cases in which substantial justice was achieved because unusual factual situations were revealed only through the hearing. In addition, the decisions based on hearings have in some instances resulted in a modification of the regulations or policies governing the processing of claims under title II.

If a claimant is not satisfied with the Agency's final decision (the referee's decision if it is not reviewed by

the Appeals Council, otherwise the decision of the Council) he may seek judicial review by filing a civil action in a United States district court. By the close of the fiscal year 1951, 128 cases had been appealed to the courts. In 98 of these cases final court decisions had been rendered, while 30 suits were still pending—28 in the district courts and 2 in the courts of appeal.

Liberalized Eligibility Provisions and Old-Age Benefits, January-June 1951

The 1950 amendments to the Social Security Act provide, until the middle of 1954, fully insured status under the old-age and survivors insurance program for any individual living on September 1, 1950, who has as many as 6 quarters of coverage. The effect of this liberalization on old-age benefits in the period September-November 1950 was discussed briefly in the May 1951 issue of the *BULLETIN* (pages 21-22); data for January-June 1951 are reported here.

Benefits Awarded

During the first 6 months of 1951, old-age benefits were awarded to 435,600 persons, slightly more than three-fourths the total number to whom awards were made in 1950. Almost half these persons were new eligibles, persons who qualified for old-age benefits as a result of the liberalized insured-status provisions. Women made up somewhat larger proportions of the total than in 1950; they represented one-third of the new eligibles in January-June 1951 and almost one-fifth of the group eligible under the 1939 provisions.

With respect to 1939 eligibles, the smaller proportion of awards to persons aged 65-69 (56 percent compared with 65 percent in 1950) was largely due to the higher proportion of awards to persons in the group aged 75 and over—25 percent compared with 16 percent in 1950 (table 1). This increase in the older group resulted chiefly from the new provision permitting beneficiaries aged 75 or over to receive monthly benefits even though they are earning more than \$50 a

Table 1.—Number, percentage distribution, and average monthly amount of old-age benefits newly awarded, by eligibility status, age, and sex of beneficiary, January-June 1951

(Based partly on 20-percent sample)

Age ¹	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
Total	435,636	100	\$37.18	323,936	100	\$39.97	111,700	100	\$29.09
65-69	276,849	64	37.78	198,281	61	41.19	78,568	70	29.19
70-74	99,916	23	32.38	75,189	23	34.30	24,727	22	26.56
75 and over	58,871	14	42.50	50,466	16	43.64	8,405	8	35.65
New eligibles									
Total	216,007	100	\$25.26	143,675	100	\$26.63	72,332	100	\$22.55
65-69	153,642	71	26.46	98,628	69	28.31	55,014	76	23.13
70-74	57,909	27	22.21	41,560	29	22.81	16,349	23	20.68
75-76	4,456	2	23.77	3,487	2	24.44	969	1	21.35
1939 eligibles									
Total	219,629	100	\$48.91	180,261	100	\$50.61	39,368	100	\$41.11
65-69	123,207	56	51.91	99,653	55	53.93	23,554	60	43.34
70-74	42,007	19	46.41	33,629	19	48.50	8,378	21	38.03
75 and over	54,415	25	44.04	46,979	26	45.07	7,436	19	37.51

¹ Age on birthday in 1951.

Table 2.—Number and percentage distribution of old-age benefits newly awarded, by eligibility status, amount of benefit, and sex of beneficiary, January-June 1951

(Based on 20-percent sample)

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total	435,636	100	323,936	100	111,700	100
\$20.00	148,685	34	90,289	28	58,396	52
20.10-29.90	46,561	11	32,423	10	14,138	13
30.00-39.90	48,401	11	35,715	11	12,686	11
40.00-49.90	63,810	15	48,982	15	14,828	13
50.00-59.90	71,396	16	61,726	19	9,670	9
60.00-68.50	56,783	13	54,801	17	1,982	2
New eligibles						
Total	216,007	100	143,675	100	72,332	100
\$20.00	130,272	60	76,791	53	53,481	74
20.10-29.90	35,819	17	25,183	18	10,636	15
30.00-39.90	29,084	13	23,238	16	5,846	8
40.00-49.90	15,901	7	14,001	10	1,900	3
50.00-59.90	3,175	1	2,766	2	409	1
60.00-68.50	1,756	1	1,696	1	60	(1)
1939 eligibles						
Total	219,629	100	180,261	100	39,368	100
\$20.00	18,413	8	13,498	7	4,915	12
20.10-29.90	10,742	5	7,240	4	3,502	9
30.00-39.90	19,317	9	12,477	7	6,840	17
40.00-49.90	47,909	22	34,981	19	12,928	33
50.00-59.90	68,221	31	58,960	33	9,261	24
60.00-68.50	55,027	25	53,105	29	1,922	5

¹ Less than 0.5 percent.

month in covered employment. Persons who attained age 76 in the first half of 1951 and all those over age 76 are 1939 eligibles, since at these ages 6 quarters of coverage are still required for insured status. The proportion of all beneficiaries aged 65-69 will be increased somewhat when information for the last half of 1951 becomes available, since the data will include awards to persons who reached their sixty-fifth birthday in the last half of 1951.

The average old-age benefit award in the first half of 1951 was \$37.18, about \$4 higher than the average for awards made in 1950 under the amendments. This higher average benefit resulted from the increase in the proportion of 1939 eligibles—from one-third in 1950 to one-half in 1951. The average benefit awarded to 1939 eligibles was \$48.91 and, to new eligibles, \$25.26; for both groups the average was slightly lower than in 1950.

The minimum monthly amount of \$20 was payable in 60 percent of the awards to new eligibles; for female beneficiaries, comprising one-third of the new eligibles, 74 percent of the awards were for the minimum amount (table 2). In contrast, the \$20 minimum was payable in only 8 percent of the awards to 1939 eligibles, while \$50 or more was payable in 56 percent of these cases.

Benefits in Current-Payment Status

Table 3 shows the number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter from June 1950 to June 1951, by eligibility status. The rapid growth in the number of new eligibles receiving old-age benefits is indicated by this table; by the end of June 1951, they comprised more than one-fifth of all old-age beneficiaries.

The average monthly benefit payable at the end of June 1951 to new eligibles was only \$24.92, less than the average old-age benefit being paid a year earlier under the 1939 amendments and only slightly more than half the average amount payable to 1939 eligibles at the end of June 1951. Chiefly because of this low average for new eligibles, the increase from June 1950 to June 1951 in the average

Table 3.—Number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter, by eligibility status, June 1950–June 1951

[Based partly on 20-percent sample]

Calendar quarter ending—	Total		1939 eligibles		New eligibles		
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	As percent of all old-age beneficiaries
June 1950.....	1,384,823	\$26.30	1,384,823	\$26.30	—	—	—
September 1950.....	1,444,772	46.62	1,432,858	46.79	12,214	\$26.32	1
December 1950.....	1,770,984	43.86	1,517,257	46.96	253,727	25.33	14
March 1951.....	1,971,763	43.10	1,607,235	47.13	364,468	25.32	15
June 1951.....	2,090,668	42.67	1,653,147	47.24	437,521	24.92	21

monthly amount for all old-age beneficiaries was only 62 percent, even though the average amount payable to 1939 eligibles increased during the same period by 80 percent.

Survivor Protection as of January 1, 1951

The 1950 amendments to the Social Security Act increased substantially the amount of survivor protection under old-age and survivors insurance. The benefit level was adjusted for the changes since 1939 in wages and living costs, coverage was extended to new groups, and other liberalizations were made. Earlier studies by the Office of the Actuary gave estimates of the amount of life insurance in force under the program established by the 1939 amendments to the Act; Actuarial Study No. 31,¹ which is summarized here, takes into account the effect of the 1950 amendments and estimates the amount of life insurance in force on January 1, 1951.

The amount of life insurance in force under old-age and survivors insurance is the present value of all monthly survivor benefits and lump-sum payments available with respect to all insured workers as of any date, on the assumption that death occurred on that date.

Though the amount of life insurance in force under old-age and survivors insurance has many points of similarity with the concept developed under private insurance, there are certain important points of difference. Generally, the amount of insurance

¹Louis O. Shudde, *Estimated Amount of Life Insurance in Force as Survivor Benefits Under Social Security Act Amendments of 1950*, September 1951.

under a private contract is definitely known or can be easily determined. Under old-age and survivors insurance, however, conditions for receipt of benefit are not based solely on life contingencies; they depend also on elements more readily under the control of the beneficiary—employment, marriage, and retirement, for example. The concept of insurance in force under old-age and survivors insurance therefore permits several interpretations, and a range of estimates is given in the accompanying table.

Calculation of the amount of survivor protection involves several factors, including the assumption of interest rates and the use of mortality and remarriage rates. In the present study, interest rates of 2 percent and 3 percent have been assumed for both the gross and the net estimates. Mor-

Estimated amount of life insurance in force, January 1, 1951, by type of benefit under old-age and survivors insurance

[In billions]

Type of benefit	Gross estimate		Net estimate	
	2-percent interest rate	3-percent interest rate	2-percent interest rate	3-percent interest rate
Total.....	\$209.2	\$191.4	\$185.6	\$170.1
Widow's.....	41.7	32.2	35.4	27.4
Mother's.....	46.3	43.8	32.4	30.6
Child's.....	113.2	107.4	109.8	104.2
Lump-sum.....	8.0	8.0	7.9	7.9
Survivor of male workers.....	184.6	167.9	161.7	147.4
Widow's.....	41.7	32.2	35.4	27.4
Mother's.....	46.3	43.8	32.4	30.6
Child's.....	91.0	86.3	88.3	83.8
Lump-sum.....	5.6	5.6	5.5	5.5
Survivor of female workers.....	24.6	23.4	23.9	22.8
Child's.....	22.1	21.0	21.5	20.4
Lump-sum.....	2.4	2.4	2.4	2.4

ality of survivor beneficiaries is assumed to follow the death rates in the United States Life Tables, 1939-41, for white females; both estimates assume remarriage rates for widow beneficiaries equal to 150 percent of those under the American Remarriage Table (based on 1916-29 experience).

On January 1, 1951, life insurance in force as survivor benefits under the amended act had a gross estimated value of about \$200 billion, the amount varying from \$191 to \$209 billion, depending on the interest rate used. The net estimated value is \$170 to \$185 billion; this is perhaps a more realistic estimate than the gross figure since it takes into consideration the effects of the work clause and the possible cancelling of survivor benefits for widows who may be eligible for retirement benefits in their own right.

On the same date, life insurance in force in private companies amounted to \$234 billion, that held under the Veterans Administration by veterans of World War I or World War II had a value of \$47 billion, and that under the railroad retirement and civil-service retirement systems amounted to perhaps \$15 billion.

In individual cases the amount of life insurance in force under old-age and survivors insurance varies from as little as \$60—the lump-sum death payment for a nonmarried, insured worker eligible for minimum benefits—to a maximum of about \$25,000 for a married, insured worker with several young children and high earnings. A lump-sum payment of \$240 would be made at the death of the latter worker, monthly benefits would be paid to his children and to his widow while any one of the children was under age 18, and monthly benefits would be paid to the widow after she attained age 65.

Of the liberalizations made by the amendments, several were immediately effective in increasing the amount of survivor protection under the program. Among the more significant are the provision raising the benefit level for both present and near-future beneficiaries by use of the conversion table; the provision increasing maximum and minimum benefits; the "new start" provision that enables older workers to obtain insured status on the basis of as few

as 6 quarters of covered employment; the granting of wage credits for World War II military service; and the provision for payment of a lump sum on the death of any insured worker.

The new benefit formula established by the amendments for future beneficiaries will not become effective, however, until April 1952. The expansion of coverage, also, will have little effect until that time, since newly covered workers cannot obtain insured status before then. It is estimated that, as a result of these two factors, the amount of survivor insurance protection will be increased by about one-third. Thus, at the beginning of 1953 the amount of survivor protection will be \$255-280 billion, on the basis of the gross estimates, and \$225-250 billion on the basis of the net estimates. The importance of old-age and survivors insurance in the national economy is indicated by the fact that these totals will about equal the amount of life insurance in force now held in all private insurance organizations combined.

New Types of Benefits, September 1950-June 1951

Two new types of benefits—husband's and widower's—were added to the old-age and survivors insurance program by the 1950 amendments to the Social Security Act; the eligibility provisions for two others—wife's and mother's insurance benefits—were broadened. Preliminary data on these types of monthly benefits awarded during September-December 1950 were presented in the May 1951 issue of the BULLETIN (page 25). Revisions in those figures and preliminary data for January-June 1951 are shown below.

Wife's and mother's benefits.—The amendments provide for payment of benefits to the wife of an old-age insurance beneficiary when she is under age 65 if she has a child beneficiary in her care. Monthly benefit awards to wives in this group totaled almost 32,000 in the 10 months ended June 30, 1951 (table 1). Many of these awards were made to wives of retired workers who had become entitled to old-age benefits before the 1950 amendments were enacted. The larger number of awards in the April-June 1951 quarter

Table 1.—Number and average monthly amount of new types of benefits awarded in specified periods, by type of benefit, September 1950-June 1951

[Corrected to Dec. 4, 1951]

Type of benefit	Period							
	Total		Sept.-Dec. 1950		Jan.-Mar. 1951		Apr.-June 1951	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Wife's ¹	31,840	\$14.91	9,646	\$13.06	9,811	\$14.87	12,383	\$16.27
Husband's	2,850	19.41	812	19.97	1,218	19.38	820	18.90
Widower's	212	32.59	63	37.23	82	32.04	67	28.80
Mother's ²	87	35.74	12	37.29	23	40.04	52	32.40

¹ Under age 65.

² Former wife divorced.

resulted from a concentrated effort by the Bureau of Old-Age and Survivors Insurance in the preceding quarter to notify potential claimants of their rights under the new provisions and thus help them to avoid loss of benefits. Under the new law a claimant filing application before April 1951 could, if eligible, receive benefits beginning with September 1950.

By the end of June 1951, one-fifth of the benefits awarded in the preceding 10 months to wives under age 65 had been terminated or suspended. Entitled children of retired workers are, on the whole, older at the time of award than entitled children of deceased workers. Since benefits to a wife under age 65 terminate when no child under age 18 is entitled to benefits, the period during which the wife receives benefits may be of relatively short duration. This is particularly true in the case of wife's benefit awards in families where children were on the rolls before September 1950, since the

average age of the children was higher at the time of the wife's award than at the time the children were first awarded benefits. A wife under age 65 is more likely to have her benefit withheld because she is working in covered employment than a wife aged 65 or over, since it is easier for a younger woman to find employment. Then, too, the average age of husbands of women under age 65 who are entitled to wife's benefits is lower than the average age for all married men with wives entitled to wife's benefits; these younger men are more likely to have jobs that cause suspension of the wife's benefit.

At the end of June 1951, about 25,000 wives under age 65 were receiving monthly benefits averaging \$14.42 (table 2). This low average benefit was due chiefly to reduction in amount because of the maximum family benefit provisions. A reduction is necessary in families with a wife and one child entitled if the old-age benefit is \$20.10-55.90, and in families with a wife and more than one child entitled, regardless of the old-age benefit amount. Since the old-age benefit is never reduced, the reduction necessary to keep the sum of the benefits payable to the family from exceeding the statutory maximum is made only in the wife's and child's benefits.

Under the broadened eligibility provisions for mother's insurance benefits, the "former wife divorced" of an insured deceased worker is eligible for monthly benefits if she was receiving at least half of her support from him at the time of his death and is the mother of his entitled child. More benefits (52) were awarded to divorced wives in the April-June 1951 quarter than in the preceding 7 months. At

Table 2.—Number and average monthly amount of new types of benefits in current-payment status at the end of the month, by type of benefit, December 1950 and June 1951

[Corrected to Dec. 4, 1951]

Type of benefit	At end of—			
	December 1950		June 1951	
	Number	Average monthly amount	Number	Average monthly amount
Wife's ¹	8,865	\$12.85	24,959	\$14.42
Husband's	797	20.01	2,330	19.55
Widower's	63	37.23	161	29.88
Mother's ²	12	37.29	73	35.47

¹ Under age 65.

² Former wife divorced.

the end of June 1951 about 70 divorced wives were receiving benefits at an average monthly rate of \$35.47.

Husband's and widower's benefits.—The dependent husband, or the dependent widower, of a wage earner who was both fully and currently insured when she became entitled to old-age insurance benefits or when she

died (after August 1950) may qualify at or after age 65 for monthly benefits on his wife's record. Awards to dependent husbands reached a peak of 1,200 in the January-March 1951 quarter; by the end of June, 2,850 benefits had been awarded and about 2,400 husbands were receiving monthly benefits averaging \$19.60.

Since widower's benefits are payable only with respect to deaths after August 1950, no backlog of potentially eligible widowers comparable to that for dependent husbands was established by the amendments. At the end of June about 175 widowers were receiving benefits; the average monthly amount was \$30.45.

SOCIAL SECURITY IN REVIEW

(Continued from page 2)

about 80 percent of the total number of employees of nonprofit organizations eligible for coverage.

THE TOTAL number of persons aided under the public assistance programs continued to drop in October. Decreases of nearly 13,000 in old-age assistance and of 29,000 in aid to dependent children far outweighed the increases of about 1,200 in the number of individuals helped through payments of aid to the permanently and totally disabled and of about 2,000 in the number getting general assistance. Recipients of aid to the blind remained almost the same in number as in September.

The general assistance caseload for the Nation showed the first rise since January. The change was small and half the States reported decreases. Lower caseloads for old-age assistance and aid to dependent children were more general, occurring in two-thirds of the States for the aged and four-fifths of the States for aid to dependent children families. In some of these States the decreases reflect legislative or administrative action to reduce the assistance rolls. The largest State change in old-age assistance, for example, was the 13-percent drop in the number of recipients in North Carolina that resulted chiefly from the

imposition in October of a blanket lien on the real property of recipients. The largest change in aid to dependent children, a 5.8-percent decrease in Florida, continued a reduction that had started in July and that, by October, amounted to more than a fourth of the June caseload. This reduction, caused by a drastically reduced appropriation, was effected by restricting eligibility due to the incapacity or absence of a parent and requiring mothers of deserted or abandoned children to take court action against the persons liable for their support.

The cost of assistance rose from September to October for each of the programs except aid to dependent children; the total for the five programs, \$189.7 million, was 0.7 percent higher than in September. Average payments increased slightly for each type of assistance. The largest increase, \$1.25 per case in general assistance, probably reflected both seasonal increases in allowances for fuel and clothing in some States and a somewhat higher proportion of family cases than in September.

For all types of assistance, average payments in most States changed by less than \$1. A few States, however, had substantial increases, the largest usually representing the elimination of or reduction in previous cuts in the percentage of need met. Such changes raised the averages for old-age assistance and aid to the blind more than

\$6 in Georgia, the average per family for aid to dependent children more than \$5 in Florida, and that for general assistance cases about \$8 in Louisiana. Missouri increased its payments to blind recipients from \$40 to \$50 as of October 8, when its plan for aid to the blind was approved for Federal participation.

INITIAL CLAIMS for benefits under the State unemployment insurance systems, in a reversal of the downward movement of the two preceding months, showed a seasonal increase in October of 24.3 percent. In the first October increase since 1946, weeks of unemployment claimed, which represent continued unemployment, moved upward 9.5 percent. On an average daily basis, however, initial claims rose only 13.2 percent from the September total, while weeks of unemployment claimed remained virtually unchanged.

During an average week in October, 713,000 unemployed workers received unemployment insurance benefits; total benefits during the month amounted to \$67.4 million. While the average weekly number of beneficiaries was 5.9 percent less than the average in September, benefits were 8.7 percent greater, primarily because of the longer workmonth in October but also as a result of a 20-cent increase in the average check for total unemployment.

Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. *Juvenile Court Statistics, 1946-1949.* (Statistical Series No. 8.) Washington: The Bureau, 1951. 16 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

BLOCH, MAX. "Negotiated Social Security Plans for North American Automobile Workers." *International Labour Review*, Geneva, Vol. 64, Aug.-Sept. 1951, pp. 174-206. 50 cents.

BRACKMANN, KURT. *Handbuch der Sozialversicherung.* 1. und 2. Auflage, Stand: 31. Juli 1951. Hannover, Germany: Regierungsoberinspektor Anders, 1951. 1,250 pp., loose-leaf. An exposition and handbook of social security in the German Federal Republic as of July 31, 1951. Includes a guide to German health, work-accident, and retirement insurance.

BUILDING TRADES EMPLOYERS' ASSOCIATION OF THE CITY OF NEW YORK. COMMITTEE ON WELFARE FUNDS. *A Review of Welfare Funds in the New York City Building Trades as of January 1, 1950.* New York: The Association, Dec. 1950. 151 pp. Processed.

Includes an analysis of the possible effect of the State disability benefits law on the funds.

BURNS, EVELINE M. "Further Needs in Social Security Legislation in the Field of the Social Insurances." *Social Service Review*, Chicago, Vol. 25, Sept. 1951, pp. 283-288. \$1.75.

DAVIS, JOHN A. *Regional Organization of the Social Security Administration: A Case Study.* New York: Columbia University Press, 1950. 315 pp. \$4.

GREAT BRITAIN. CENTRAL OFFICE OF INFORMATION. REFERENCE DIVISION. *The British System of National Insurance and Allied Social Security Services.* London: The Office, Feb. 1951. 47 pp.

* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Describes the various laws and services.

HOLCOMB, NEWTON R. "Organized Health and Welfare Service in Civil Defense from the Point of View of the State Office of Civil Defense." *Public Welfare*, Chicago, Vol. 9, Oct. 1951, pp. 184-187 f. 60 cents.

Industrial Relations Year Book, 1951. Bernard Seltzer, editor. Chicago: Dartnell Corporation, 1951. 224 pp. \$5.

KENDRICK, M. SLADE. *Public Finance: Principles and Problems.* Boston: Houghton Mifflin Company, 1951. 708 pp. \$7.50.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *The Economic Almanac, 1951-1952.* New York: The Board, 1951. 663 pp.

A handbook of information on business, labor, and government.

PENNSYLVANIA CITIZENS ASSOCIATION FOR HEALTH AND WELFARE. *Principles and Program of the Pennsylvania Citizens Association for Health and Welfare.* Philadelphia: The Association, June 1951. 14 pp.

PUNEKAR, S. D. *Social Insurance for Industrial Workers in India.* (University of Bombay Publications, Economic Series, No. 4.) Bombay: Oxford University Press, 1950. 228 pp.

Traces the development of social insurance in India.

UNITED MINE WORKERS OF AMERICA. WELFARE AND RETIREMENT FUND. *Four Year Summary and Review for the Year Ending June 30, 1951.* Washington: United Mine Workers of America, 1951. 52 pp.

U. S. ECONOMIC COOPERATION ADMINISTRATION. *Thirteenth Report to Congress . . . for the Quarter Ended June 30, 1951.* (H. Doc. 249, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 156 pp.

U. S. NATIONAL SECURITY TRAINING COMMISSION. *Universal Military Training: Foundation of Enduring National Strength. First Report to the Congress . . . October 1951.* Washington: U. S. Govt. Print. Off., 1951. 123 pp. 35 cents.

Retirement and Old Age

ACKERMAN, LAURENCE J. *Pension Plan Financing.* (Mimeograph Bulletin No. 3.) Storrs, Conn.: University of Connecticut, Labor Management Institute, 1950. 14 pp. Processed.

ESSO STANDARD OIL COMPANY. "Preparation for Retirement." *Personnel Journal*, Swarthmore, Pa., Vol. 30,

Nov. 1951, pp. 209-214. 75 cents. Describes the company's program for helping its employees prepare themselves for retirement.

FOX, HARLAND; LINDBOM, THEODORE R.; and STONE, C. HAROLD. "After Age 65 What?" *Personnel Journal*, Swarthmore, Pa., Vol. 30, Oct. 1951, pp. 181-187. 75 cents.

Based on data from 168 Minneapolis firms on their retirement policy and ways of using the services of older employees. The study was made by the Industrial Relations Center of the University of Minnesota.

GRIFFIN, JOHN J. "Quasi-Institutional Care of the Aged: A Study of an Old Age Assistance Nursing Home Caseload" (Parts I and II). *Geriatrics*, Minneapolis, Vol. 6, July-Aug. 1951, pp. 253-260, and Sept.-Oct. 1951, pp. 326-332. \$1.

A study of 129 old-age assistance recipients who were in nursing homes in Somerville, Mass., during July 1950.

HERZ, KURT G. *Community Services to Older Jewish Persons in Dayton, Ohio: Survey Report.* New York: Council of Jewish Federations and Welfare Funds, 1951. 41 pp. Processed.

MYERS, ROBERT J. "Retirement Ages Under Old-Age Insurance." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 8, Sept.-Oct. 1951, pp. 37-42. \$1.50 a year.

The average retirement ages of workers in jobs covered by old-age and survivors insurance and the cost of paying benefits at age 65 whether or not the worker retires.

SANDS, IRVING J. "The Neuropsychiatric Disorders of the Aged." *New York State Journal of Medicine*, New York, Vol. 51, Oct. 15, 1951, pp. 2370-2375. 50 cents.

TIBBITTS, CLARK. "Conservation of Our Aging Population." *North Carolina Medical Journal*, Winston-Salem, Vol. 12, Oct. 1951, pp. 481-485. 50 cents.

U. S. CIVIL SERVICE COMMISSION. *Your Retirement System: Questions and Answers Concerning the Federal Civil Service Retirement Law.* (Pamphlet 18.) Washington: U. S. Govt. Print. Off., 1951. 46 pp. 15 cents.

U. S. CIVIL SERVICE RETIREMENT AND DISABILITY FUND. BOARD OF ACTUARIES. *Civil Service Retirement and Disability Fund . . . Thirtieth Annual Report for Fiscal Year Ended June 30, 1950.* (S. Doc. 76, 82d

Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 16 pp.

WALLACE, BARBARA C. "Intake Policies and Procedures at Eighteen Homes for the Aged and Inquiries and Applicants at Four Homes." *Social Service Review*, Chicago, Vol. 25, Sept. 1951, pp. 345-362. \$1.75. Based on a study made in Chicago between September 1949 and March 1950.

Employment

CIVIC, MIRIAM. "Perspective on Older Persons." *Conference Board Business Record*, New York, Vol. 8, Oct. 1951, pp. 400-402.

Considers increased employment opportunities for older workers during this period of relatively full employment.

FEDERAL SECURITY AGENCY. OFFICE OF VOCATIONAL REHABILITATION. *Comeback: Rehabilitation in 1950 and in 1949, Fiscal Year Ended June 30—Nation-wide and Agency Data.* (Administrative Service Series, No. 73.) Washington: The Office, 1951. 137 pp. Processed. Limited free distribution; apply to the Office of Vocational Rehabilitation, Washington 25, D. C.

INTERNATIONAL LABOR OFFICE. *Protection of the Health of Workers in Places of Employment.* (International Labor Conference, Thirty-Fifth Session, 1952, Report VIII (1).) Geneva: The Office, 1951. 100 pp. 75 cents.

A preliminary report and questionnaire.

MILLER, GLENN W. *Problems of Labor.* New York: Macmillan Company, 1951. 560 pp. \$5.

A textbook that examines the sources of labor-management conflicts and the approaches to the issues taken by labor, management, and government.

MYERS, CHARLES A. and SCHULTZ, GEORGE P. *The Dynamics of a Labor Market: A Study of the Impact of Employment Changes on Labor Mobility, Job Satisfaction, and Company and Union Policies.* New York: Prentice-Hall, Inc., 1951. 219 pp. \$4.

A study based on the partial shutdown during 1948 of a mill in a New England city; describes the experiences of the displaced workers and the impact of the shutdown on the community.

STALNAKER, WADE O. *Employment of Severely Disabled Persons in Other Than Small Business Enterprises.*

(Rehabilitation Service Series, No. 161, Supplement 2.) Washington: Federal Security Agency, Office of Vocational Rehabilitation, 1951. 26 pp. Processed.

A supplement to the Proceedings of the Fourth Annual Workshop of Guidance, Training and Placement Supervisors, Washington, D. C., April 23-27, 1951. Limited free distribution; apply to the Office of Vocational Rehabilitation, Washington 25, D. C.

U. S. DEPARTMENT OF LABOR. BUREAU OF EMPLOYMENT SECURITY. DIVISION OF REPORTS AND ANALYSIS. *Older Workers Seek Jobs.* Washington: The Bureau, Aug. 1951. 10 pp. Processed.

Based on a survey made in employment service offices in four cities.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Handbook of Labor Statistics, 1950 Edition.* (Bulletin No. 1016.) Washington: U. S. Govt. Print. Off., 1951. 239 pp. \$1.25.

A statistical source book.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Work Injuries in the United States During 1949: A Collection of Basic Work-Injury Data for Each of the Major Industries in the United States.* (Bulletin No. 1025.) Washington: U. S. Govt. Print. Off., 1951. 23 pp. 20 cents.

ZALEZNIK, A. *Foreman Training in a Growing Enterprise.* Boston: Harvard University, Graduate School of Business Administration, Division of Research, 1951. 232 pp. \$3.50.

"Reports the results of an intensive clinical research on supervisory training in human relations."

Public Welfare and Relief

AMERICAN ASSOCIATION OF PSYCHIATRIC SOCIAL WORKERS. *Education for Psychiatric Social Workers. Proceedings of the Dartmouth Conference, Dartmouth College, Hanover, New Hampshire, August 26 to September 9, 1949.* New York: The Association, 1950. 233 pp. \$1.75.

LANE, MARIE DRESDEN. "A Social Worker's Glimpse Behind the Iron Curtain." *Public Welfare*, Chicago, Vol. 9, Oct. 1951, pp. 178-183. 60 cents.

A report on conditions in Poland.

SHYNE, ANN W. *Analysis of Family Service Agency Operation, Casework Statistics: 1950.* New York: Family Service Association of America, 1951. 32 pp. 75 cents.

Reviews trends in agency operation

since 1936 and analyzes 1950 developments.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *The Outlook for Women in Social Work Administration, Teaching, and Research.* (Social Work Series, Bulletin No. 235-6.) Washington: U. S. Govt. Print. Off., 1951. 83 pp. 25 cents.

"Who Are the People in Nursing Homes? A Study of 141 Recipients of Public Assistance in Nursing Homes, Marion County Department of Public Welfare, January 1, 1951." *Public Welfare in Indiana*, Indianapolis, Vol. 61, Oct. 1951, pp. 3-6.

WISCONSIN. STATE DEPARTMENT OF PUBLIC WELFARE. DIVISION OF PUBLIC ASSISTANCE. *Medical Care for Public Assistance Recipients in Wisconsin.* Madison: The Department, 1951. 36 pp. Processed.

The administrative problems involved in furnishing medical and related health services to assistance recipients.

Maternal and Child Welfare

ALT, HERSCHEL. "The Role of the Psychiatric Social Worker in the Residential Treatment of Children." *Social Casework*, New York, Vol. 32, Nov. 1951, pp. 363-369. 40 cents.

BOVET, L. *Psychiatric Aspects of Juvenile Delinquency.* (World Health Organization Monograph Series, No. 1.) Geneva: World Health Organization, 1951. 90 pp. \$1.

A study of the causes, prevention, and treatment of juvenile delinquency.

BOWLBY, J. *Maternal Care and Mental Health.* (World Health Organization Monograph Series, No. 2.) Geneva: World Health Organization, 1951. 179 pp. \$2.

Discusses the adverse effects on mental health and personality development when the child is deprived of maternal care, and the need for adoption, boarding-homes, or group care for children deprived of normal home life.

GLUCKMAN, ROBERT M. "The Role of Psychiatry in the Understanding and Treatment of Juvenile Delinquency." *Federal Probation*, Washington, Vol. 15, Sept. 1951, pp. 25-30. Free.

GREAT BRITAIN. HOME OFFICE. CHILDREN'S DEPARTMENT. *Sixth Report on the Work of the Children's Department, May 1951.* London: H. M. Stationery Office, 1951. 152 pp. 4s.

(Continued on page 24)

Regularly Scheduled Notes and Tables, 1952

LISTED BELOW are the titles of the scheduled tables and analytical notes with accompanying tables and the issues of the BULLETIN in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement in the September issue of the BULLETIN but are not listed here.

General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specified period (calendar or fiscal-year totals, current reporting month, and 12 preceding months)monthly
Economic status of aged persons and of dependent children (note)June, December
Employment covered under selected social insurance programs and in selected noncovered industriesMarch, September
Federal cash income and outgo and amounts for programs under the Social Security ActOctober
Federal grants to State and local governments (note)June
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938- (calendar-year totals and quarterly data)March, June, September, December
Selected current statistics (page 2)monthly
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months)monthly
Sickness costs and voluntary insurance premiums and payments (note)December
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar or fiscal-year totals, current reporting month, and 12 preceding months)monthly
Status of the unemployment trust fund, by specified period, 1936- (calendar or fiscal-year totals, current reporting month, and 12 preceding months)monthly
Trust fund operations (note)April
Workmen's compensation payments (note)December

Federal Credit Unions

Credit unions in the United StatesNovember

Old-Age and Survivors Insurance

Family benefits (note)September, November
Monthly benefits in current-payment status at the end of the month, by type of benefit (current reporting month and 12 preceding months)monthly
Number and amount of monthly benefits in current-payment status, by type of benefit and by StateMay, October

Number and characteristics of account-number applicants (note, annual data)August
Number of employers and workers and estimated amount of wages in covered industries, by specified period, 1940- (calendar-year totals and quarterly data)March, June, September, December
Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data)March, June, September, December
Number of monthly benefits withheldApril, October
Old-age benefits awarded (note)July
Workers with permanently insured status (note)February

Public Assistance

Aid to the blind: Recipients and payments to recipients, by Statemonthly
Aid to dependent children: Recipients and payments to recipients, by Statemonthly
Aid to the permanently and totally disabled: Recipients and payments to recipients, by Statemonthly
Amount of vendor payments for medical care for public assistance recipients, by program and Statemonthly
Assistance expenditures per inhabitant (note)March
Average payments, including vendor payments for medical care and average amount of vendor payment per case, by program and Statemonthly
Concurrent receipt of old-age and survivors insurance benefits and public assistance (note)March
General assistance: Cases and payments to cases, by Statemonthly
Old-age assistance: Recipients and payments to recipients, by Statemonthly
Public assistance in the United States, by month (number of recipients and amounts of assistance, by program, current reporting month and 12 preceding months)monthly
Recipient rates for specified types of public assistance in the United States, by StateMarch, October
Source of funds expended for public assistance payments, fiscal yearFebruary
State and local assistance expenditures in relation to income payments (note)May

Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefitsmonthly

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–51
(In thousands; data corrected to Dec. 7, 1951)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans ¹¹
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ¹⁰	Service-men's Readjustment Act ¹²	Railroad Unemployment Insurance Act ¹¹		
		Monthly		Lump-sum ⁷		Railroad Unemployment Insurance Act ¹¹										
Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act	Other ⁶											
Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act	Other ⁶											
Number of beneficiaries																
1950																
October		2,061.8	254.3	159.5	2,358.2	1,120.5	140.1	23.5	1,004.7	11.9	10.4	30.7	33.4	651.5	7.1	32.6
November		2,209.9	255.1	160.0	2,361.7	1,136.2	141.0	24.1	1,007.6	16.7	10.4	28.2	33.9	733.7	5.5	30.9
December		2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9
1951																
January		2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5
February		2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8
March		2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.6	38.7
April		2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	1.5	19.4
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	15.8
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.0	24.6
September		2,895.5	263.3	168.4	2,381.2	1,337.0	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7
October		2,931.9	263.9	169.2	2,385.5	1,358.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.6	21.2
Amount of benefits ¹⁵																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,890	17,255	\$2,887		79,643		917
1944	1,118,798	119,099	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,113	562
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	114,955	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283		382,515	29,517	33,115	26,024	\$11,368	776,165	772,368	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	426,569	28,599
1949	5,694,060	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	386,635	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	32,987	50,804
1951																
October	412,821	82,965	20,963	15,399	141,532	35,558	3,575	899	40,873	1,927	3,013	2,900	3,060	57,533	629	2,102
November	419,756	86,959	21,016	15,507	138,769	35,968	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906
December	429,376	90,461	21,060	15,554	139,188	36,395	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145
1951																
January	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	391	2,555
March	449,759	98,933	21,255	15,921	139,140	38,326	3,696	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360
April	440,082	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,608
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	146	1,181
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	97	992
July	447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	105	960
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	93	1,544
September	446,741	108,230	21,615	16,622	135,173	41,685	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	66	1,133
October	461,014	109,469	21,660	16,880	137,523	42,357	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	53	1,370

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904–14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

⁵ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and

under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹³ Claims paid under the Servicemen's Readjustment Act.

¹⁴ Less than 50.

¹⁵ Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-51
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1949-50	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,843
1950-51	3,119,637	684,343	577,509	1,364,590	233,837	24,661
4 months ended:						
October 1949	507,780	419,139	149,077	387,659	21,762	2,760
October 1950	883,759	431,111	140,118	449,145	18,582	6,011
October 1951	979,865	440,068	267,931	554,121	20,344	6,531
1950						
October	181,498	34,085	2,763	116,786	1,960	17
November	287,928	32,168	9,817	191,143	12,398	186
December	239,131	29,178	132,961	9,960	2,716	5,827
1951						
January	131,331	33,958	1,567	96,405	16,319	22
February	373,787	29,752	6,508	163,307	146,981	124
March	239,310	31,874	139,527	12,151	13,963	8,467
April	150,089	35,264	3,021	145,903	3,502	186
May	534,031	37,610	4,814	297,232	15,764	306
June	280,172	23,428	139,178	9,323	3,311	6,406
July	174,511	29,704	621	158,465	1,681	4
August	515,815	29,694	66,022	273,692	14,641	30
September	257,873	342,357	190,087	8,075	1,004	4,800
October	31,665	38,313	11,201	113,890	3,018	1,894

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, based on estimates.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employ-

ees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to November 26, 1951.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

RECENT PUBLICATIONS

(Continued from page 21)

Discusses changes introduced by the Children's Act of 1948.

HILL, BETH EATON. "Social Treatment of the Young Blind Child." *Social Casework*, New York, Vol. 32, Nov. 1951, pp. 381-388. 40 cents.

Considers primarily the role of the medical social caseworker in the treatment of the preschool child. This article is based on experience with 206 blind children.

LAZARUS, ESTHER. "Social Casework Within the ADC Program." *Public Welfare*, Chicago, Vol. 9, Oct. 1951, pp. 195-199. 60 cents.

McNICKLE, ROMA K. "Child Adoption Safeguards." *Editorial Research Reports*, Washington, Vol. 2, Nov. 9, 1951, pp. 773-786. \$1.

MINNESOTA. DEPARTMENT OF HEALTH. DIVISION OF MATERNAL AND CHILD HEALTH. *Maternal, Infant and Childhood Mortality*. Minneapolis: The Department, 1951. 32 pp.

Outlines Minnesota's maternal and child health program; includes tables on maternal and infant mortality in 1950 and on changes from 1915 to 1950.

STANTON, MARY. "The Development of Institutional Care of Children in California from 1769 to 1925." *Social Service Review*, Chicago, Vol. 25, Sept. 1951, pp. 320-331. \$1.75.

By the executive director of the Citizen's Adoption Committee of Los Angeles County, California.

Health and Medical Care

AMERICAN MEDICAL ASSOCIATION. BUREAU OF MEDICAL ECONOMIC RESEARCH. *An Annotated Bibliography of Group Practice, 1927-1950*. (Bulletin 85.) Chicago: The Association, 1951. 71 pp.

AMMENTORP, VERNER. *A Survey of the Voluntary Sickness Insurance in Denmark*. Copenhagen: Prepared under the auspices of the Director of Sick Clubs, 1950. 23 pp. Processed.

BAHR, GEORGE, and DEARDORFF, NEVA R. "Pediatric Services Under the Health Insurance Plan of Greater New York." *Pediatrics*, Springfield, Ill., Vol. 8, Aug. 1951, pp. 277-292. \$1.50.

COHN, ALFRED E., and LINGG, CLAIRE. *The Burden of Diseases in the United States*. New York: Oxford

University Press, 1950. 129 pp. and charts. \$10.

Traces the changes that have taken place in the incidence of diseases during the past century and illustrates the leading causes of illness and death.

GOLDWATER, LEONARD J. "Impressions of Industrial Medicine and Social Legislation in England, France, and Holland." *Industrial Medicine and Surgery*, Chicago, Vol. 20, July 1951, pp. 316-322, and Aug. 1951, pp. 369-375. 75 cents.

HEALTH INSURANCE COUNCIL. SURVEY COMMITTEE. *A Survey of Accident and Health Coverage in the United States, As of December 31, 1950*. New York: The Council, Sept. 1951. 24 pp.

HOFFMAN, ISAAC L. *Care of the Chronically Ill in Ramsey County*. St. Paul, Minn.: Amherst H. Wilder Department of Research and Statistics, Oct. 1950. 68 pp. Processed.

HOHAUS, REINHARD A. "Catastrophic Illness: Existing Insurance Plans and Programs." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington,

(Continued on page 26)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–51
[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–October 1951.....	\$19,250,979	\$1,830,359	\$5,501,706	\$488,231	\$14,842,658	\$226,250	\$22,403	\$15,091,401
Fiscal year:								
1949–50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950–51.....	3,124,068	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
4 months ended:								
October 1949.....	511,384	11,240	228,936	18,947	228,000	76,515	49,505	11,584,690
October 1950.....	883,759	10,871	316,872	21,525	569,918	174,825	59,279	13,448,844
October 1951.....	987,070	25,688	628,061	28,863	519,859	226,250	22,493	15,091,401
1950								
October.....	181,498		120,928	5,136	130,000	174,825	59,279	13,448,844
November.....	291,622		127,817	5,361	35,000	184,203	173,644	13,607,588
December.....	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,206
1951								
January.....	131,331	115,074	141,717	7,096	197,700	204,080	86,438	13,818,867
February.....	373,787		151,700	5,265	82,000	195,398	229,947	14,035,689
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,126,366
April.....	150,089	7,916	154,685	7,137	66,966	206,309	71,009	14,121,549
May.....	534,075		126,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	167,043	6,507	267,067	200,456	212,311	14,735,567
July.....	174,524		100,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		180,301	6,305	220,000	178,578	220,475	15,071,852
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401

¹ For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of

benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946.

² Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

³ Appropriations suspended as of October 10, 1951, to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–51
[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ²			
				Deposits	Interest credited	Withdrawals ³	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ²
Cumulative, January 1936–October 1951.....	\$8,297,864	\$8,265,181	\$32,683	\$15,494,162	\$1,341,188	\$9,296,523	\$7,536,827	\$905,516	\$136,339	\$460,931	\$761,037
Fiscal year:											
1949–50.....	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950–51.....	8,079,232	649,953	15,035	1,362,629	147,662	848,270	7,313,592	14,894	16,465	52,034	765,640
4 months ended:											
October 1949.....	7,852,044	—312,007	25,719	315,727	4,840	607,040	6,996,257	250	596	46,398	855,787
October 1950.....	7,507,116	73,993	18,860	369,506	3,893	289,895	6,735,076	3,694	458	18,436	772,041
October 1951.....	8,297,864	200,984	32,683	485,835	8,098	270,697	7,536,827	3,931	543	13,749	761,037
1950											
October.....	7,507,116	—25,000	18,860	37,516	158	56,650	6,735,076	10	22	4,508	772,041
November.....	7,704,302	198,000	18,046	256,760		55,120	6,936,716	101		4,555	767,586
December.....	7,663,410	—47,027	24,181	21,894	5,823	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January.....	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March.....	7,758,020	—40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,646	760,079
May.....	8,052,016	325,000	28,799	393,384		72,125	7,294,755	270		3,689	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,698	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	487	4,022	761,037

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, October 1950–October 1951, and monthly benefits awarded by type of benefit, October 1951

[Amounts in thousands; data corrected to Nov. 29, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1950														
October	3,182,342	\$118,352.9	1,563,318	\$70,955.8	459,990	\$11,113.8	676,758	\$18,929.3	305,790	\$11,109.9	162,066	\$5,624.2	14,420	\$328.9
November	3,346,167	122,926.5	1,681,370	74,621.1	486,238	11,581.5	688,131	19,144.6	309,848	11,336.4	166,111	5,711.6	14,469	531.4
December	3,477,243	120,856.5	1,770,984	77,678.3	508,350	11,994.9	699,703	19,366.3	314,189	11,481.3	169,438	5,800.8	14,579	524.9
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	590.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
Monthly benefits awarded in October 1951	95,249	3,087.4	44,010	1,748.8	16,411	351.6	19,262	458.2	8,517	296.4	6,484	212.1	565	20.3

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

(Continued from page 24)

Vol. 8, Sept.–Oct. 1951, pp. 13–20. \$1.50 a year.

KLEM, MARGARET C., and MCKIEVER, MARGARET F. "Voluntary Health Insurance for Industrial Groups." *Industrial Medicine and Surgery*, Chicago, Vol. 20, Nov. 1951, pp. 489–497. 75 cents.

Considers the type of protection now available to industrial workers through voluntary health insurance programs and the relationship these programs bear to in-plant and community health services.

LAWRENCE, P. S. "Some Conditions Leading to Medical Dependency in Hagerstown, Md." *Public Health*

Reports, Washington, Vol. 66, Oct. 19, 1951, pp. 1351–1360. 15 cents.

Compares the 1923 and 1945–50 health and socio-economic status of persons who were included in a Public Health Service survey made in 1923 and who later received medical care under Maryland's program.

LEAR, WALTER J. "Medical-Care Insurance for Industrial Workers." *Monthly Labor Review*, Washington, Vol. 73, Sept. 1951, pp. 251–257. 50 cents.

MILLER, JOHN H. "Increased Health Protection Through Group Insurance." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 8, Sept.–Oct. 1951, pp. 26–28. \$1.50 a year.

NATIONAL PSYCHOLOGICAL RESEARCH COUNCIL FOR THE BLIND. *Research Suggestions on Psychological Problems Associated with Blindness*. Washington: Federal Security Agency, Office of Vocational Rehabilitation, 1951. 20 pp. Limited free distribution; apply to the Office of Vocational Rehabilitation, Washington 25, D. C.

"Non-Contributory Pensions and Free Medical Treatment in Egypt." *Industry and Labour*, Geneva, Vol. 6, Sept. 1, 1951, pp. 221–223. 25 cents.

ROWE, EVAN KEITH. "Health and Welfare Plans in the Automobile Industry." *Monthly Labor Review*, Washington, Vol. 73, Sept. 1951, pp. 277–282. 50 cents.

Table 6.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1951*

[Corrected to Nov. 27, 1951]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemployment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment under all pro- grams ⁴
		Total	Women	Total	Women	All types of unemployment ²			Total unemployment		
						Weeks com- pen- sated	Benefits paid ³	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total, 53 States	609,794	896,173	424,955	3,886,201	2,094,700	3,278,967	\$67,449,425	712,819	2,944,542	\$21.63	874,685
Region I:											
Connecticut	9,140	14,481	9,390	63,718	43,572	52,677	1,001,116	11,452	46,791	20.17	14,013
Maine	2,838	9,245	5,064	33,508	21,775	26,824	434,480	5,831	20,695	18.04	7,454
Massachusetts	21,513	49,729	24,389	236,506	129,843	195,310	4,278,423	42,459	168,930	23.71	52,147
New Hampshire	1,920	8,942	5,537	37,762	26,812	31,002	522,094	6,740	22,852	19.16	7,997
Rhode Island	2,618	17,216	9,310	102,080	56,026	97,114	2,144,902	21,112	93,256	22.48	22,403
Vermont	878	1,222	659	9,148	6,454	7,637	154,393	1,660	6,985	20.82	1,926
Region II:											
New Jersey	12,039	41,899	23,103	214,536	129,077	197,724	4,445,878	42,983	177,580	23.63	46,208
New York	75,703	222,416	114,500	844,169	434,200	727,297	15,801,668	158,108	668,575	22.64	183,966
Puerto Rico	750										
Virgin Islands	51										
Region III:											
Delaware	1,797	925	421	4,798	2,627	4,237	77,844	921	3,870	19.11	1,031
Pennsylvania	20,713	91,480	46,085	340,403	186,291	290,853	5,892,520	63,229	265,947	21.01	74,169
Region IV:											
District of Columbia	5,117	1,298	544	6,230	3,225	5,300	94,970	1,152	5,178	17.94	1,242
Maryland	7,496	8,521	3,923	27,951	15,039	28,710	562,128	6,241	25,292	20.83	6,690
North Carolina	15,588	28,413	15,724	107,842	69,028	109,281	1,871,790	23,757	97,742	18.13	24,222
Virginia	8,970	8,466	4,720	34,007	20,196	28,617	472,336	6,221	25,253	17.64	7,415
West Virginia	2,502	6,131	1,471	39,635	13,023	33,043	591,976	7,183	29,391	18.91	8,477
Region V:											
Alabama	12,399	10,833	3,251	53,334	19,944	39,375	611,815	8,560	36,578	15.98	11,650
Florida	17,510	9,441	4,605	64,284	36,250	53,704	862,819	11,675	50,325	16.36	13,820
Georgia	10,644	7,739	4,411	46,688	30,897	42,181	693,754	9,170	39,170	16.88	11,386
Mississippi	9,244	5,529	2,272	23,799	11,823	18,895	285,192	4,108	17,287	15.63	5,254
South Carolina	8,706	6,737	3,171	36,214	21,388	30,368	521,396	6,602	27,196	18.11	9,001
Tennessee	13,069	12,599	5,809	97,206	54,055	83,195	1,335,397	18,086	78,643	16.30	21,582
Region VI:											
Kentucky	3,347	11,643	6,189	61,761	29,494	46,114	774,696	10,025	42,995	17.24	13,499
Michigan	13,020	58,870	15,662	225,281	80,674	183,309	4,800,495	39,850	171,384	27.06	80,674
Ohio	32,288	33,600	15,482	146,209	86,311	117,232	2,451,118	25,485	104,473	22.03	32,671
Region VII:											
Illinois	22,117	50,907	24,826	253,845	147,452	204,430	4,170,842	44,441	162,572	22.72	54,668
Indiana	13,749	15,892	7,397	61,992	33,401	51,624	1,141,262	11,223	47,066	23.09	13,322
Wisconsin	10,462	10,235	6,139	31,522	21,066	23,684	490,175	5,149	21,453	21.22	7,825
Region VIII:											
Minnesota	13,575	5,559	3,571	25,931	16,245	23,056	409,299	5,208	21,784	17.64	5,999
Montana	3,812	645	348	2,526	1,771	1,962	34,858	427	1,962	17.77	643
North Dakota	2,609	104	39	539	348	491	9,278	107	393	20.37	125
South Dakota	2,258	203	92	698	444	674	10,848	147	517	18.09	153
Region IX:											
Iowa	9,608	2,677	1,313	11,711	7,764	9,294	168,858	2,020	7,879	19.44	2,499
Kansas	10,091	2,412	978	12,083	6,265	10,313	217,825	2,242	9,445	21.94	2,676
Missouri	14,784	21,898	9,100	99,176	60,999	64,965	999,903	14,123	47,648	17.97	22,387
Nebraska	6,283	996	498	2,387	1,742	2,188	41,307	476	2,041	19.88	529
Region X:											
Arkansas	12,330	5,839	2,466	18,720	8,397	13,662	225,165	2,970	12,510	17.01	4,897
Louisiana	10,008	9,406	2,203	51,727	18,639	43,523	885,609	9,462	39,451	21.18	11,132
Oklahoma	13,884	4,401	1,574	24,514	12,037	18,052	322,303	3,924	16,871	18.31	5,352
Texas	56,651	6,110	2,724	33,714	18,378	24,509	383,807	5,328	22,851	16.15	7,860
Region XI:											
Colorado	7,266	807	418	2,983	1,703	1,918	37,793	417	1,807	20.13	655
New Mexico	5,806	792	140	2,919	902	2,922	56,908	635	2,770	19.63	747
Utah	5,147	1,404	761	6,058	3,893	3,867	86,619	841	3,344	23.49	1,297
Wyoming	1,556	207	102	682	379	627	13,495	136	548	22.55	171
Region XII:											
Arizona	5,284	2,098	729	7,892	3,895	4,104	81,210	892	3,888	20.02	1,657
California	45,557	57,715	24,971	279,078	155,342	244,615	5,315,302	53,177	220,985	22.67	60,505
Hawaii	1,102	2,064	1,194	11,041	6,421	8,541	136,011	1,857	5,573	19.33	(⁴)
Nevada	2,623	750	267	2,294	972	2,102	49,375	457	1,950	24.21	593
Region XIII:											
Alaska	1,224	468	124	1,604	578	1,683	45,427	366	1,609	27.25	(⁴)
Idaho	3,598	1,188	303	3,697	1,945	2,267	45,723	493	2,142	20.49	855
Oregon	9,483	10,825	3,288	32,825	16,049	26,611	564,105	5,785	24,795	21.84	7,640
Washington	9,067	13,196	3,698	46,974	19,649	36,384	823,819	7,910	34,291	22.94	10,801

¹ Excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, October 1950–October 1951¹
[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled ²	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled ²	General assistance	
			Families	Recipients										
				Total ³										Children

Number of recipients								Percentage change from previous month						
1950														
October		2,798,711	655,251	2,244,576	1,667,780	97,194	58,250	408,000		-0.4	+0.2	+0.6		-13.8
November		2,793,712	649,931	2,226,685	1,653,151	97,491	61,050	403,000		-2	-8	+3	+4.8	-1.1
December		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000		-3	+2	(*)	+12.7	+2.9
1951														
January		2,784,199	652,971	2,240,743	1,666,911	96,062	70,770	425,000		-1	+3	-1.4	+2.9	+4.8
February		2,777,722	651,928	2,238,185	1,665,048	96,065	74,567	421,000		-2	-2	(*)	+5.4	-1.9
March		2,771,640	651,356	2,236,472	1,663,919	95,905	80,002	412,000		-2	-1	-2	+7.3	-2.1
April		2,760,691	645,822	2,218,670	1,652,472	96,974	87,845	384,000		-4	-8	+1.1	+9.8	-4.4
May		2,754,884	640,606	2,198,894	1,638,116	96,990	97,079	355,000		-2	-8	(*)	+10.5	-7.4
June		2,745,285	632,649	2,171,426	1,617,893	97,024	104,230	335,000		-3	-1.2	(*)	+7.4	-4.1
July		2,737,675	618,394	2,123,693	1,582,218	97,256	108,907	324,000		-3	-2.3	+2	+4.5	-3.1
August		2,732,021	612,128	2,104,348	1,568,029	97,349	111,329	319,000		-2	-1.0	+1	+2.2	-1.4
September		2,722,933	606,078	2,085,243	1,554,062	97,158	113,049	311,000		-3	-1.0	-2	+1.5	-2.9
October		2,710,297	596,763	2,056,176	1,532,936	97,173	114,232	312,000		-5	-1.5	(*)	+1.0	+2.1
Amount of assistance								Percentage change from previous month						
1950														
October	\$192,265,677	\$121,124,389		\$45,811,754		\$4,463,099	\$2,399,435	\$18,467,000	-1.2	-1.6	-0.5	+0.6		-12.4
November	192,572,324	120,824,086		46,220,553		4,472,924	2,533,761	18,521,000	+2	-2	+9	+2	+5.6	+3
December	193,264,021	119,954,750		46,529,002		4,480,867	3,033,402	19,266,000	+4	-7	+7	+2	+19.7	+4.0
1951														
January	194,962,874	120,099,988		47,327,250		4,438,705	3,170,931	19,926,000	+8	+1	+1.7	-9	+4.5	+3.4
February	194,437,286	119,131,206		47,857,550		4,454,255	3,383,275	19,611,000	-3	-8	+1.1	+4	+6.7	-1.6
March	194,532,503	118,948,024		48,088,334		4,448,593	3,596,552	19,451,000	(*)	-2	+5	-1	+6.3	-8
April	191,950,100	118,270,450		47,521,557		4,495,465	3,946,628	17,716,000	-1.3	-6	-1.2	+1.1	+9.7	-6.9
May	191,037,004	118,929,307		47,021,843		4,523,461	4,399,393	16,163,000	-5	+6	-1.0	+6	+11.5	-8.1
June	189,319,242	118,665,540		46,384,194		4,537,434	4,677,074	15,055,000	-9	-2	-1.4	+1.7	+6.3	-7.1
July	188,142,875	119,304,317		45,002,602		4,536,052	4,847,904	14,452,000	-6	+5	-3.0	(*)	+3.7	-4.9
August	188,194,866	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	(*)	(*)	-6	+5	+2.1	+1.3
September	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+1	+4	+2	+2	+4.1	-4.4
October	189,702,325	120,726,991		44,658,976		4,640,451	5,269,907	14,406,000	+7	+7	-4	+1.6	+2.3	+3.0

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act; beginning October 1950, includes data for Puerto Rico and the Virgin Islands. All data subject to revision.

² Beginning October 1950, includes as recipients the children and 1 parent or

other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Program initiated in October 1950 under Public Law 734.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1951¹

State ²	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ³
Calif.	\$223,735	\$104,629	\$2,974	(⁴)	\$44,201
Conn.		837		(⁵)	(⁵)
Del.		36,814	9,609	\$13,345	374,205
Ill.	414,809	52,808	9,728	(⁶)	119,221
Ind.	267,715			(⁶)	129,799
Iowa	113,787	26,729	2,440	15,141	51,915
Kans.	11	1,259	97	531	443
La.				(⁶)	31,516
Maine					56,172
Mich.					
Minn.	653,388	38,870	7,923	(⁶)	(⁶)
Mont.				(⁶)	114,258
Nebr.	140,128	11,058	370	(⁶)	(⁶)
Nev.				(⁶)	4,575
N. H.	57,032	16,905	2,149	(⁶)	(⁶)
N. J.		12,912			90,028
N. Y.	1,037,524	314,522	38,475	267,222	(⁶)
N. C.	7,199	3,841		839	101,721
N. Dak.	20,566	647	15	761	21,901
Ohio	181,910	7,110	4,053		354,398
Oreg.					115,115
R. I.					35,268
S. Dak.					76,411
V. I.	57	14	2	7	60
Va.					2,902
Wis.	307,744	68,953	7,351	4,555	95,314

¹ For August data excluding vendor payments for medical care, see the *Bulletin*, November 1951.

² Excludes States that either made no vendor payments for medical care for August or did not report such payments.

³ In all States except California, Illinois, Louisiana, Nevada, New Jersey, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, August 1951¹

State ²	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$71.88	\$11.31	\$126.25	\$19.35	\$77.65	\$9.66	(⁵)	(⁵)
Del.			82.28	1.16				
Ill.	48.94	3.55	110.95	1.62	52.17	2.30	\$52.28	\$7.56
Ind.	40.21	5.51	70.61	5.40	43.30	5.40	(⁵)	(⁵)
Kans.	51.94	2.98	86.41	5.78	55.19	3.78	53.01	6.03
La.	46.55	(⁴)	49.72	.05	44.65	.05	31.39	.04
Minn.	57.11	11.82	100.76	5.01	65.17	6.84	(⁵)	(⁵)
Nebr.	52.10	6.16	90.18	3.34	63.12	.49	(⁵)	(⁵)
N. H.	55.85	8.00	111.30	11.50	62.81	7.00	(⁵)	(⁵)
N. J.			94.35	2.48				
N. Y.	60.90	8.72	113.47	5.87	68.59	9.07	67.00	10.01
N. C.	22.74	.12	46.09	.24			26.86	.26
N. Dak.	52.42	2.28	88.43	.39	57.65	.13	55.92	1.43
Ohio	46.32	1.53	69.98	.50	44.95	1.06	(⁵)	(⁵)
V. I.	10.41	.09	15.41	.06	(⁵)	(⁵)	(⁵)	(⁵)
Wis.	52.30	5.91	116.26	8.21	57.78	5.31	69.08	5.62

¹ For August data excluding vendor payments for medical care, see the *Bulletin*, November 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

² Excludes States that made no vendor payments for medical care for August or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.

³ No program for aid to the permanently and totally disabled.

⁴ Less than 1 cent.

⁵ Average payment not computed on base of less than 50 recipients.

Table 10.—Old-age assistance: Recipients and payments to recipients, by State, October 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
Total²	2,710,297	\$120,726,991	\$44.54	-0.5	+0.7	-3.2	-0.3
Ala.	79,621	1,676,091	21.05	-5	-3.0	-2.5	+1.2
Alaska	1,652	93,198	56.42	-1	+7	+4.0	-2.2
Ariz.	14,147	705,166	49.85	+2	-3	-8	-5.9
Ark.	61,124	1,283,403	21.00	-1.5	-1.4	-10.8	-27.9
Calif.	274,532	18,324,723	66.75	(³)	(³)	+1.0	-3.1
Colo. ⁴	52,411	3,984,233	76.02	+2	+1	+2.4	-6
Conn.	19,592	1,197,829	61.14	-6	(³)	-1.6	+3.3
Del.	1,599	48,244	30.17	+1.2	+2.4	-2.0	+1.9
D. C.	2,836	135,757	47.87	+4	+6	-6	+23.4
Fla.	69,002	2,647,670	38.34	-1	-5	(³)	-2.9
Ga.	95,734	2,980,297	31.13	-5	+27.3	-6.4	+23.5
Hawaii	2,279	75,769	33.25	-5	-6	-7.8	-8.2
Idaho	9,503	480,302	50.54	-5	+6.6	-15.7	-4.3
Ill.	114,644	5,385,102	46.97	-1	+1.3	-4.8	+4.6
Ind.	46,130	1,642,109	35.60	-1.5	-1.6	-10.9	-11.9
Iowa	48,899	2,470,143	50.52	-3	(³)	-1.4	+1.9
Kans.	37,843	1,871,153	49.45	-2	+2	-3.8	-5
Ky.	66,458	1,971,694	29.67	-4	-5	-2.2	+40.3
La.	119,116	5,542,431	46.53	+1	+1	-6	-1.1
Maine	14,799	634,395	42.87	-5	-5	-3.7	-7.8
Md.	11,403	435,579	39.64	-3	+2	-4.1	+3.2
Mass.	101,863	6,473,018	63.55	+3	+4.3	+2	+2.9
Mich.	94,830	4,501,292	47.47	-2	+4	-4.5	-2.5
Minn.	54,958	2,504,022	45.56	+1	+1	-1.9	+4
Miss.	58,316	1,083,910	18.59	-4	-1	-8.1	-11.7
Mo.	132,398	5,735,232	43.32	+1	+2	-4	-2.0
Mont.	11,495	590,590	51.38	-4	-5	-2.9	-4.5
Nebr.	22,542	1,043,347	46.28	-2	-1	-4.2	+2.2
Nev.	2,757	152,613	55.35	-5	-3	+1.8	+5.4
N. H.	7,069	307,694	43.53	-1	-1.7	-5.1	-9.2
N. J.	22,839	1,178,685	51.61	-3	+1.3	-6.1	+1.3
N. Mex.	10,760	415,040	38.57	+2	+2	+4.6	+15.1
N. Y.	115,388	6,371,289	55.22	+2	+2.9	-2.2	+1.5
N. C.	53,008	1,234,359	23.29	-13.1	-11.0	-14.4	-10.8
N. Dak.	8,929	452,151	50.64	-3	+1	-1.2	+2.8
Ohio	118,602	5,820,706	49.08	-1	-1	-5.2	+1.0
Okl.	96,797	4,727,577	48.84	-3	-3	-3.2	+4.5
Oreg.	22,999	1,261,354	54.84	-1	(³)	-3.6	+2.0
Pa.	77,608	2,999,288	38.65	-4	-7	-9.9	-8.7
P. R. ⁵	18,600	141,500					
R. I.	9,757	449,436	46.06	+6	+9	-6.8	-5.0
S. C.	43,044	1,088,726	25.29	-1	(³)	+2.6	+20.7
S. Dak.	12,051	492,753	40.89	(³)	+1	-1.1	+3.1
Tenn.	61,991	1,799,506	29.03	-7	-8	-6.7	-11.7
Tex.	220,345	7,235,529	32.84	(³)	(³)	-1.5	-1.8
Utah	9,817	520,581	53.03	+1	+1	-1.6	+16.2
Vt.	6,932	270,456	39.02	+1	+6	+8	+10.8
V. I. ⁶	640	7,000					
Va.	19,455	436,680	22.45	-2	+5	-2.2	+1.7
Wash.	68,862	4,434,139	64.39	-4	-1.2	-6.3	-3.7
W. Va.	25,921	672,003	25.93	+1	-4	-4.3	-7.6
Wis.	51,949	2,481,322	47.76	-1	+1.2	-1.4	+11.2
Wyo.	4,301	239,914	55.78	-1	+2	+3	-4.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Includes 4,042 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ Estimated.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, October 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
Total²	97,173	\$4,640,451	\$47.75	(³)	+1.6	(³)	+4.4
Total, 51 States⁴	97,134	4,638,155	47.75	+3.0	+4.1	+23.1	+24.1
Ala.	1,532	36,253	23.66	-5	+1.8	+5	+3.9
Ariz.	738	40,063	54.29	-3.7	-3.7	-17.3	-24.9
Ark.	1,933	50,303	26.02	-7	-4	-5.1	-19.7
Calif. ⁵	11,426	981,474	81.52	+4	+1	+6.5	+4.4
Colo.	351	20,918	59.60	-6	-8	-6.6	-1.6
Conn.	314	20,812	66.28	+1.9	+1.8	+9.8	+18.6
Del.	219	9,784	44.68	-5	-1.0	+15.3	+18.8
D. C.	261	13,459	51.57	-8	-1	-1.1	+2.0
Fla.	3,309	135,179	40.85	(³)	-6	-7	-4.3
Ga.	2,883	103,091	35.76	(³)	+22.5	+3.8	+31.4
Hawaii	121	4,774	39.45	+6.1	+7.0	+14.2	+18.8
Idaho	202	11,553	57.19	-1.9	+5.4	-4.7	+9.3
Ill.	4,102	219,013	53.39	-2	+5.3	-4.4	+4.7
Ind.	1,749	68,007	38.88	-7	-1.1	-6.5	-6.3
Iowa	1,267	75,220	59.37	-1	-2	+4	+4.4
Kans.	633	32,341	51.09	-5	-7	-7.2	-6.1
Ky.	2,508	79,366	31.65	-1	-4	+3.2	+4.1
La.	1,880	83,141	44.22	+3	-2	+1.2	+2.0
Maine	621	28,397	45.73	-1.1	-8	-7.5	-6.7
Md.	490	21,855	44.60	+4	+1.1	+1.0	+11.6
Mass.	1,596	119,788	75.06	+4	+3	+5.3	+16.1
Mich.	1,847	96,985	52.51	+3	+2	-9	+2.0
Minn.	1,163	70,189	60.35	+3	+1.9	+5.7	+12.0
Miss.	2,805	65,755	23.44	+4	+5	-2.6	-6.5
Mo. ⁶	2,827	134,066	47.43	+1.8	+20.7	+3	+18.6
Mont.	538	30,225	56.18	-9	-9	+6	-1.2
Nebr.	759	48,602	64.03	+7	+3.3	+6.8	+11.1
Nev.	59	2,896	(³)	(³)	(³)	(³)	(³)
N. H.	303	14,841	48.98	0	-1.1	-6.2	-2.7
N. J.	784	45,913	58.56	-1.0	+7	+2.9	+11.1
N. Mex.	508	18,333	36.09	-2	+5	+6	+7.1
N. Y.	4,042	258,999	64.08	+4	+2.3	+1.8	+7.4
N. C.	4,493	153,828	34.24	+2	-1	+5.7	+4.1
N. Dak.	115	6,540	56.87	+1.8	+2.1	+9	+4.8
Ohio	3,790	177,496	46.83	-3	-8	-2.3	+4.4
Okl.	2,581	133,835	51.85	-8	+6.4	-4.8	+4.4
Oreg.	391	25,868	66.16	+3	+5	+5	+4.7
Pa. ⁷	15,430	612,455	39.69	-1	(³)	-2	-3
P. R. ⁸	450	3,260					
R. I.	185	10,391	56.17	+2.2	+6.6	+2.2	+3.4
S. C.	1,618	45,084	27.86	+4	+7	+3.2	+10.1
S. Dak.	220	8,474	38.52	0	0	-3.5	+4.3
Tenn.	2,738	102,651	37.49	-3	(³)	+3.1	+3.3
Tex.	6,064	223,372	36.84	-2	-3	-7.3	-8.1
Utah	224	12,920	57.68	+1.4	+7.6	+9.3	+26.1
Vt.	177	7,539	42.59	-1.7	-1.7	-7.3	+1.9
V. I. ⁹	45	470					
Va.	1,508	46,613	30.91	-2	-2	-3.5	+2.1
Wash. ¹⁰	849	66,615	78.46	+2	+1.1	+4	+4.2
W. Va.	1,080	33,579	31.09	-5	-1	+1.2	+1.3
Wis.	1,368	73,262	53.55	-1	+9	-2.6	+10.3
Wyo.	97	5,174	53.34	(³)	(³)	-4.9	-8.6

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska accepted applications for aid to the blind in October but made no payments for that month. All data subject to revision.

² Includes 537 recipients of aid to the partially self-supporting blind in California and 22 in Washington and payments to these recipients; such payments are made without Federal participation. For Pennsylvania includes payments of \$224,735 made without Federal participation to 5,662 recipients and for Missouri payments of \$25,125 to 529 recipients.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; the large increase from October 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁸ Estimated.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, October 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		September 1951 in—		October 1950 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	596,763	2,056,176	1,532,936	\$44,658,976	\$74.84	\$21.72	-1.5	-0.4	-8.9	-2.5
Total, 52 States ³	596,735	2,056,080	1,532,868	44,657,901	74.84	21.72	-1.5	-0.4	-8.9	-2.5
Alabama.....	18,303	64,240	50,693	633,020	34.59	9.85	-0.6	-5.6	+1.4	+17.5
Alaska.....	679	2,133	1,539	47,974	70.65	22.49	-0.9	+1.2	+9.0	+34.8
Arizona.....	3,712	13,918	10,404	276,271	74.43	19.85	-3.8	-4.9	-11.2	-28.5
Arkansas.....	14,173	50,712	38,727	506,664	35.75	9.99	-3.0	-2.5	-22.7	-33.8
California.....	55,264	170,715	127,841	6,349,622	114.90	37.19	-1.1	-0.6	+1.8	+7.5
Colorado.....	5,272	19,240	14,511	470,105	89.17	24.43	-1.1	-1.0	-2.9	+0.0
Connecticut.....	5,260	17,190	12,425	572,025	108.75	33.28	-1.2	+1.1	-1.9	-4.4
Delaware.....	704	2,702	2,065	55,885	79.38	20.68	-1.1	-3.1	+2.8	+13.3
District of Columbia.....	2,101	8,425	6,512	201,245	95.79	23.89	+0.5	+1.1	-1.8	+28.2
Florida.....	21,196	68,667	51,151	958,104	45.20	13.95	-5.8	+7.1	-24.2	-31.7
Georgia.....	19,934	65,710	50,693	996,120	49.97	15.16	+1.4	+8.3	+19.3	+27.4
Hawaii.....	3,239	11,971	9,304	269,331	83.15	22.50	+1.1	-1.0	-15.1	-21.3
Idaho.....	2,156	7,448	5,479	241,765	112.14	32.46	-2.6	+3.8	-11.5	+1.3
Illinois.....	22,620	80,284	59,463	2,501,810	110.60	31.16	-2.2	(⁴)	-2.9	+14.7
Indiana.....	9,071	30,163	22,268	601,721	66.33	19.05	-2.4	-2.2	-10.8	-19.6
Iowa.....	5,130	17,962	13,336	505,021	98.44	28.12	-4.4	+3.3	-9.9	+25.8
Kansas.....	4,455	15,751	11,895	366,744	82.32	23.28	-2.3	-2.1	-14.0	-13.4
Kentucky.....	21,695	76,752	56,461	910,357	41.96	11.86	-1.8	-1.9	-0.5	+1.7
Louisiana.....	22,086	80,043	59,379	1,318,856	59.71	16.48	-1.9	-1.9	-23.9	-8.7
Maine.....	4,364	15,122	10,974	318,732	73.04	21.08	-0.9	-1.2	+5.0	+19.0
Maryland.....	5,122	19,778	15,098	427,431	83.45	21.61	-3.9	-3.0	-20.7	-13.0
Massachusetts.....	12,959	43,043	31,680	1,487,139	114.76	34.55	-0.5	+5.5	-3.4	+2.8
Michigan.....	24,530	79,112	56,272	2,275,618	92.77	28.76	-0.5	+3.3	-8.9	-4.1
Minnesota.....	7,711	26,040	19,762	754,901	97.90	28.99	-0.5	+1.6	-1.6	+7.6
Mississippi.....	10,331	38,983	29,983	203,812	10.73	5.23	-1.0	-4.4	-13.1	-5.1
Missouri.....	23,243	78,838	57,902	1,211,036	52.10	15.36	-1.5	-1.6	-9.6	-10.1
Montana.....	2,330	8,082	5,969	198,233	85.51	24.65	-1.1	-1.4	-2.7	+5.9
Nebraska.....	2,970	9,867	7,345	263,901	88.86	26.75	-2.5	-2.2	-16.7	-8.8
Nevada.....	88	308	228	1,075	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
New Hampshire.....	1,497	5,097	3,712	152,432	101.82	29.91	-0.7	-0.9	-0.1	-11.9
New Jersey.....	5,104	17,109	12,959	490,332	96.07	28.66	-0.7	+1.8	-5.7	-1.5
New Mexico.....	5,446	18,782	14,326	284,143	52.17	15.13	-1.9	-3.4	+4.8	+12.8
New York.....	52,466	177,365	126,500	5,863,143	111.75	33.06	-0.9	+2.0	-6.4	+1.2
North Carolina.....	16,383	59,454	45,528	757,914	46.26	12.75	+1.3	+1.0	+4.5	+12.8
North Dakota.....	1,638	5,869	4,444	142,963	87.28	24.36	-0.8	-1.3	-9.8	-30.0
Ohio.....	13,898	51,084	38,369	944,600	67.97	18.49	-1.9	-4.1	-5.3	-16.8
Oklahoma.....	30,895	69,613	52,513	1,500,345	71.80	21.58	-1.8	-2.8	-8.2	+48.7
Oregon.....	3,323	11,053	8,269	339,690	102.22	30.73	+1.6	+3.4	-11.9	-12.8
Pennsylvania.....	35,063	125,614	93,194	2,980,155	84.99	23.72	-2.4	-3.7	-24.7	-26.0
Puerto Rico ⁶	12,000	37,700	28,000	109,500						
Rhode Island.....	3,303	11,074	7,957	305,283	92.43	27.57	+1.2	+3.0	-11.0	-5.8
South Carolina.....	6,543	24,397	18,897	250,713	38.32	10.28	-0.8	-1.2	-6.2	+27.7
South Dakota.....	2,580	8,355	6,217	178,263	69.09	21.34	-1.6	-2.6	+8.6	+13.2
Tennessee.....	21,444	76,697	57,538	1,017,485	47.45	13.27	-1.9	-2.0	-14.7	-15.9
Texas.....	17,339	66,658	49,574	837,851	48.32	12.57	-5.1	-2.4	-8.7	+2.8
Utah.....	2,976	10,382	7,713	313,137	105.22	30.16	-2.4	-2.7	-10.2	+2.3
Vermont.....	1,013	3,514	2,727	54,533	53.82	15.52	-0.6	(⁴)	-2.5	-3.6
Virgin Islands ⁷	200	640	300	1,100						
Virginia.....	7,930	29,466	22,242	406,711	51.29	13.81	-1.2	-0.8	-3.8	+4.1
Washington.....	9,307	30,881	22,363	860,433	92.45	27.86	-3.8	-4.3	-18.8	-28.3
West Virginia.....	16,891	62,192	47,840	963,913	57.07	15.50	-1.5	-2.3	-9.1	-6.1
Wisconsin.....	8,328	28,344	20,836	922,436	110.76	32.54	-0.6	+1.5	-7.5	+5.7
Wyoming.....	858	1,979	1,479	54,393	97.48	27.49	-2.1	-1.7	-1.6	-7.9

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ States with plans approved by the Social Security Administration.

⁴ Increase of less than 0.05 percent.

⁵ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁶ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁷ Number of adults included in total number of recipients is partly estimated. In addition to these payments from aid to dependent children funds, supplemental payments of \$119,059 from general assistance funds were made to 3,896 families.

⁸ Estimated.

⁹ Decrease of less than 0.05 percent.

Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
Total²	114,232	\$5,269,907	\$46.13
Alabama	8,773	192,613	21.96
Colorado	3,326	159,320	47.90
Delaware	111	4,625	41.67
District of Columbia	1,096	59,230	54.04
Hawaii	1,219	54,709	44.88
Idaho	735	38,185	51.95
Illinois	1,989	96,100	48.32
Kansas	2,542	121,729	47.89
Louisiana	14,553	571,571	39.28
Maryland	2,486	112,441	45.23
Michigan	977	57,888	59.25
Mississippi	652	12,687	19.46
Missouri	9,894	457,344	46.27
Montana	971	53,698	55.30
New Jersey	519	39,089	57.97
New Mexico	1,784	70,209	39.35
New York	26,435	1,591,366	60.20
North Carolina	3,685	99,205	26.92
North Dakota	567	31,165	54.96
Ohio	3,873	179,290	43.97
Oklahoma	308	16,254	52.77
Oregon	1,618	109,272	67.54
Pennsylvania	9,934	423,782	42.66
Puerto Rico ³	700	6,600	
Rhode Island	159	8,124	58.45
South Carolina	3,305	105,669	31.97
South Dakota	91	3,674	40.37
Utah	1,572	84,848	53.97
Vermont	185	7,407	40.04
Virgin Islands ⁴	25	260	
Virginia	2,488	84,825	34.09
Washington	5,292	323,985	61.22
West Virginia	1,085	32,808	30.24
Wisconsin	826	52,324	63.35
Wyoming	487	25,611	52.59

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

² Represents States reporting plans in operation.

³ Estimated.

Table 14.—General assistance: Cases and payments to cases, by State, October 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1951 in—		October 1950 in—	
				Number	Amount	Number	Amount
Total²	312,000	\$14,406,000	\$46.21	+0.2	+3.0	-23.6	-22.6
Ala.	73	1,668	22.85	-27.7	-29.6	(³)	(³)
Alaska	46	2,214	(³)	(³)	(³)	(³)	(³)
Ariz.	1,163	45,358	39.00	-1.4	-1.5	-21.4	-18.3
Ark.	2,487	32,325	13.00	+7	+3	-4.9	-4.2
Calif.	28,868	1,302,483	45.12	-8	-3	-9.7	-8.6
Colo.	1,667	63,896	38.33	-4.9	+8	-59.5	-58.6
Conn.	* 3,739	* 194,756	52.09	+2.3	+6.9	-17.1	-18.4
Del.	836	29,527	35.32	+1	+5.9	-18.9	-20.1
D. C.	760	42,076	55.36	-6.1	-5.6	-55.0	-43.8
Fla.	* 4,800	* 72,000					
Ga.	3,366	55,933	16.62	+3.2	+3.9	+2.4	+6.1
Hawaii	2,079	114,809	55.22	-5.4	+8	-49.1	-44.7
Idaho ⁴	189	7,005	37.06	-4.1	-2.4	-59.7	-53.3
Ill.	27,011	1,563,147	57.87	-2	+3.9	-26.3	-16.4
Ind. ⁵	8,033	268,502	33.42	+4	+11.7	-22.4	-7.9
Iowa	3,184	95,056	29.85	+1.0	+6.0	-11.5	-6.1
Kans.	2,073	88,657	42.77	-1.2	-1.9	-8.5	-2.3
Ky.	* 2,800	* 73,000					
La.	5,978	226,437	37.88	-6	+26.5	-27.5	-2.1
Maine	2,573	122,147	42.52	+1.3	+2.3	-19.4	-18.4
Md.	3,165	145,624	46.01	-8	-1.4	-43.0	-38.5
Mass.	18,725	975,090	52.07	+1.1	+6.3	-13.0	-8.8
Mich.	19,281	902,042	46.78	+2.8	+20.2	-13.0	-14.4
Minn.	5,240	260,541	49.72	+2.1	+10.8	-7.2	+2.6
Miss.	828	10,363	12.52	-14.1	-10.2	+16.9	+30.2
Mo.	9,804	291,962	29.78	-2.6	-2.5	-30.9	-25.1
Mont.	823	25,330	30.78	+10.9	+19.9	-29.8	-42.8
Nebr.	1,230	46,390	37.72	+6.0	+10.8	+2.5	+20.6
Nev.	* 305	* 8,600	28.20	-1.6	+3.6	-12.9	-2.3
N. H.	1,132	45,676	40.35	-5.8	+11.9	-22.7	-21.9
N. J. ⁶	7,232	416,314	57.41	-1.2	+2.0	-24.6	-23.5
N. Mex.	397	8,455	21.24	-12.5	-13.8	-76.4	-78.9
N. Y.	* 48,455	* 3,614,436	74.59	-7	-1.4	-28.0	-23.1
N. C.	2,044	38,866	19.01	-3	-1.5	-49.4	-38.4
N. Dak.	410	15,388	37.53	+4.6	+8.3	-39.3	-42.9
Ohio ⁷	19,924	770,832	38.69	+4.9	+4.3	-12.7	-19.3
Okl.	* 6,500	* 94,275	(⁸)	(⁸)	-8.2	(⁹)	-15.6
Oreg.	3,718	224,403	60.36	+8.8	+6.0	-27.0	-20.5
Pa.	20,686	988,106	47.77	+1.9	+1.1	-47.0	-49.0
P. R.	* 4,700	* 33,800					
R. I.	4,170	253,823	60.87	-1.6	+3.3	-21.5	-21.0
S. C.	2,491	42,905	17.22	-10.4	-12.9	(¹⁰)	(¹⁰)
S. Dak.	712	19,535	27.44	+20.5	+26.0	-2.7	+4.0
Tenn.	2,210	28,012	12.68	+1.6	+4.9	+0.7	+1.9
Tex.	* 7,100	* 133,000					
Utah	1,093	59,490	54.43	-1.7	+2.0	+269.3	+360.8
Vt.	* 1,000	* 38,000					
V. I.	* 225	* 2,200					
Va.	2,439	61,528	25.23	-6.8	-6.3	-33.3	-30.2
Wash.	6,673	318,521	47.73	-1.3	+2.5	-37.9	-46.9
W. Va.	4,293	94,929	22.11	-3.4	-3.3	-26.0	-25.8
Wis.	4,618	237,207	51.37	+5.3	+8.6	-16.7	-13.9
Wyo.	94	3,427	36.46	(¹¹)	(¹¹)	-77.2	-79.7

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 10 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Estimated.

¹⁰ Includes cases receiving medical care only.

¹¹ Includes 6,144 cases and payments of \$177,398 representing supplementation of other assistance programs.

¹² Excludes estimated duplication between programs; 1,174 cases were aided by county commissioners and 5,635 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

¹³ Not computed; comparable data not available.

¹⁴ Estimated on basis of reports from a sample of cities and towns.